

Benefit Payment & Contribution Rates for 2018

no. 50

This leaflet provides information on the
benefit payment and contribution rates
for 2018



States of Guernsey
Social Security

If, after reading this leaflet, you still have unanswered questions, please contact us on **732500**.

This leaflet should be read with other Social Security leaflets, which contain more detailed information on benefits and contributions. These leaflets are available from **www.gov.gg**.

Contents

Contents.....	1
Death Grant	2
Industrial Injury Benefit	3
Industrial Disablement Benefit	3
Incapacity Benefit	4
Long-term Care Benefit	5
Parental Benefits	6
Old Age Pension.....	7
Sickness Benefit	8
Unemployment Benefit	9
Bereavement Benefits	10
Family Allowance	11
Severe Disability Benefit.....	11
Carer’s Allowance	11
Pharmaceutical Service.....	12
Health Benefit	12
Specialist Medical Benefit.....	12
Supplementary Benefit.....	13
Capital – Examples of Assumed Weekly Income	15
Recruitment Grant for Employers	16
Class 1 – Employed persons.....	17
Class 2 – Self-employed persons	18
Class 3 – Non-employed persons.....	18
Class 3 – Other rates	19
For further information	20
What to do if you have a complaint	20

<p>Death grant is a one-off lump sum payment, paid on the death of an insured person, to help with the cost of funeral expenses</p>		
<p>GRANT PAYABLE ON DEATH OCCURRING</p>		
<p>Yearly average of reckonable contributions paid or credited</p>	<p>On or after 1.1.2018</p>	<p>On or before 31.12.2017</p>
<p>Full Grant 45-52</p>	<p>£610.00</p>	<p>£592.00</p>
<p>Reduced Grant 30-44</p>	<p>£457.50</p>	<p>£444.00</p>
<p>10-29</p>	<p>£305.00</p>	<p>£296.00</p>
<p>Below 10</p>	<p>NO GRANT PAYABLE – see page 13</p>	

Industrial Injury Benefit

...see leaflets 6 & 16

This is a weekly cash benefit which is paid if you are unable to work because of an accident at work or because you have developed a prescribed industrial disease through work.	Payable weekly from 1.1.2018	Payable weekly up to 31.12.2017
	£156.17	£151.62

Industrial Disablement Benefit

...see leaflet 6

This is a weekly cash benefit which can be paid if you have a long-term disability as a direct result of an accident at work or prescribed industrial disease. The amount of benefit paid is based on the percentage of your disability. The percentage of disability is decided by a Medical Board.		
Percentage of disability	Payable weekly from 1.1.2018	Payable weekly up to 31.12.2017
100%	£171.06	£166.07
90%	£153.95	£149.46
80%	£136.85	£132.86
70%	£119.74	£116.25
60%	£102.64	£99.64
50%	£85.53	£83.04
40%	£68.42	£66.43
30%	£51.32	£49.82
20%	£34.21	£33.21
Below 20% disability no benefit is payable.		

<p>This is a weekly benefit payable if you have already received sickness benefit or industrial injury benefit for 26 weeks and continue to be incapable of all work.</p>		
	<p>WEEKLY PAYMENTS</p>	
<p>Number of reckonable contributions paid or credited in relevant contribution year.</p>	<p>From 1.1.2018</p>	<p>Up to 31.12.2017</p>
<p>Full Benefit</p> <p style="padding-left: 40px;">50 – 52</p>	<p>£187.74</p>	<p>£182.28</p>
<p>Reduced Benefit</p> <p style="padding-left: 40px;">48 - 49</p> <p style="padding-left: 40px;">46 - 47</p> <p style="padding-left: 40px;">43 - 45</p> <p style="padding-left: 40px;">40 - 42</p> <p style="padding-left: 40px;">37 - 39</p> <p style="padding-left: 40px;">34 - 36</p> <p style="padding-left: 40px;">30 - 33</p> <p style="padding-left: 40px;">26 - 29</p>	<p>£182.14</p> <p>£174.58</p> <p>£165.20</p> <p>£153.93</p> <p>£142.66</p> <p>£131.39</p> <p>£118.30</p> <p>£103.25</p>	<p>£176.82</p> <p>£169.54</p> <p>£160.44</p> <p>£149.45</p> <p>£138.53</p> <p>£127.61</p> <p>£114.87</p> <p>£100.24</p>
<p>Less than 26</p>	<p>NO BENEFIT PAYABLE – see page 13</p>	

This is a weekly benefit to help meet the cost of care home fees, if you are living in a private care home. The amount you receive is based on your care needs.

WEEKLY PAYMENTS FROM 1.1.2018

	Long-term care benefit	Respite care benefit
Private residential home	£444.57	£645.19
Private residential home and also receiving EMI care	£585.76	£786.38
Private nursing home	£829.99	£1,030.61
Co-payment*	£200.62	

* The co-payment is the amount that you have to pay to the care home out of your own funds.

Adoption Grant and Maternity Grant

These are single payments made to expectant mothers (in the case of Maternity Grant) or adoptive parents (in the case of Adoption Grant) who are insured and ordinarily resident in the Bailiwick.	Payable from 1.1.2018	Payable up to 31.12.2017
	£391.00	£379.00

Maternal Health Allowance, Newborn Care Allowance, and Parental Allowance

These benefits are paid to parents while they are not working, if they are looking after a baby, or have adopted a child. The maximum combined duration that these allowances can be paid is 26 weeks.		
	WEEKLY PAYMENTS	
Number of reckonable contributions paid or credited in relevant contribution year.	Maternal Health Allowance, Newborn Care Allowance, Parental Allowance	Maternal Health Allowance, Newborn Care Allowance, Parental Allowance
	From 1.1.2018	Up to 31.12.2017
Full Benefit 50 – 52	£212.66	£206.43
Reduced Benefit 48 - 49	£206.29	£200.27
46 - 47	£197.75	£192.01
43 - 45	£187.11	£181.65
40 - 42	£174.37	£169.26
37 - 39	£161.63	£156.87
34 - 36	£148.89	£144.48
30 - 33	£133.98	£130.06
26 - 29	£116.97	£113.54
Less than 26	NO BENEFIT PAYABLE – see page 13	

This is a pension payable to both men and women when they reach pension age. The rates shown below are calculated using a yearly average of reckonable contributions during a person’s working life.					
WEEKLY PAYMENTS FROM 1.1.2018					
Full Benefit 50+	Personal Allowance	Addition for dependants*			
	£212.27	£106.33			
Reduced rate at which pension is payable					
	Personal Allowance	Addition for dependants*		Personal Allowance	Addition for dependants*
49	£208.02	£104.20	29	£123.12	£61.67
48	£203.78	£102.08	28	£118.87	£59.54
47	£199.53	£99.95	27	£114.63	£57.42
46	£195.29	£97.82	26	£110.38	£55.29
45	£191.04	£95.70	25	£106.14	£53.17
44	£186.80	£93.57	24	£101.89	£51.04
43	£182.55	£91.44	23	£97.64	£48.91
42	£178.31	£89.32	22	£93.40	£46.79
41	£174.06	£87.19	21	£89.15	£44.66
40	£169.82	£85.06	20	£84.91	£42.53
39	£165.57	£82.94	19	£80.66	£40.41
38	£161.33	£80.81	18	£76.42	£38.28
37	£157.08	£78.68	17	£72.17	£36.15
36	£152.83	£76.56	16	£67.93	£34.03
35	£148.59	£74.43	15	£63.68	£31.90
34	£144.34	£72.30	14	£59.44	£29.77
33	£140.10	£70.18	13	£55.19	£27.65
32	£135.85	£68.05	12	£50.94	£25.52
31	£131.61	£65.92	11	£46.70	£23.39
30	£127.36	£63.80	10	£42.45	£21.27
Less than 10		NO BENEFIT PAYABLE – see page 13			

* These rates will only be paid to people already receiving the additional allowance.

This is a weekly benefit paid if you are unable to work due to illness or injury.		
	WEEKLY PAYMENTS	
Number of reckonable contributions paid or credited in relevant contribution year.	From 1.1.2018	Up to 31.12.2017
Full Benefit		
50 - 52	£156.17	£151.62
Reduced Benefit		
48 - 49	£151.48	£147.07
46 - 47	£145.25	£140.98
43 - 45	£137.41	£133.42
40 - 42	£128.03	£124.32
37 - 39	£118.72	£115.22
34 - 36	£109.34	£106.12
30 - 33	£98.42	£95.55
26 - 29	£85.89	£83.37
Less than 26	NO BENEFIT PAYABLE – see page 13	

Unemployment Benefit

...see leaflet 12

<p>This benefit is payable to insured people who are registering as unemployed and seeking work with an employer, and who have a relevant Class 1 contribution record.</p>		
	WEEKLY PAYMENTS	
Number of reckonable contributions paid or credited in relevant contribution year.	From 1.1.2018	Up to 31.12.2017
Full Benefit		
50 - 52	£156.17	£151.62
Reduced Benefit		
48 - 49	£151.48	£147.07
46 - 47	£145.25	£140.98
43 - 45	£137.41	£133.42
40 - 42	£128.03	£124.32
37 - 39	£118.72	£115.22
34 - 36	£109.34	£106.12
30 - 33	£98.42	£95.55
26 - 29	£85.89	£83.37
Less than 26	NO BENEFIT PAYABLE – see page 13	

Bereavement Payment is a lump sum payable to all widows/widowers. Widowed Parent's Allowance is a weekly benefit for widows/widowers with children. Bereavement Allowance is payable for up to 52 weeks to widows/widowers without children. The rates below are calculated using a yearly average of reckonable contributions paid or credited.

WEEKLY PAYMENTS FROM 1.1.2018

Full Benefit 50 +	Bereavement Payment	Bereavement Allowance	Widowed Parent's Allowance	
	£1,928.00	£191.94	£223.22	

Reduced rate at which benefit is payable

	Bereavement Payment	Bereavement Allowance	Widowed Parent's Allowance		Bereavement Payment	Bereavement Allowance	Widowed Parent's Allowance
49	£1,889.00	£188.10	£220.02	29	£1,118.00	£111.33	£155.98
48	£1,851.00	£184.26	£216.82	28	£1,080.00	£107.49	£152.78
47	£1,812.00	£180.42	£213.61	27	£1,041.00	£103.65	£149.58
46	£1,774.00	£176.58	£210.41	26	£1,003.00	£99.81	£146.38
45	£1,735.00	£172.75	£207.21	25	£964.00	£95.97	£143.18
44	£1,697.00	£168.91	£204.01	24	£925.00	£92.13	£139.97
43	£1,658.00	£165.07	£200.81	23	£887.00	£88.29	£136.77
42	£1,620.00	£161.23	£197.61	22	£848.00	£84.45	£133.57
41	£1,581.00	£157.39	£194.40	21	£810.00	£80.61	£130.37
40	£1,542.00	£153.55	£191.20	20	£771.00	£76.78	£127.17
39	£1,504.00	£149.71	£188.00	19	£733.00	£72.94	£123.96
38	£1,465.00	£145.87	£184.80	18	£694.00	£69.10	£120.76
37	£1,427.00	£142.04	£181.60	17	£656.00	£65.26	£117.56
36	£1,388.00	£138.20	£178.39	16	£617.00	£61.42	£114.36
35	£1,350.00	£134.36	£175.19	15	£578.00	£57.58	£111.16
34	£1,311.00	£130.52	£171.99	14	£540.00	£53.74	£107.96
33	£1,272.00	£126.68	£168.79	13	£501.00	£49.90	£104.75
32	£1,234.00	£122.84	£165.59	12	£463.00	£46.07	£101.55
31	£1,195.00	£119.00	£162.39	11	£424.00	£42.23	£98.35
30	£1,157.00	£115.16	£159.18	10	£386.00	£38.39	£95.15

Less than 10 – NO BENEFIT PAYABLE – see page 13

Family Allowance

...see leaflet FAM 1

This is a weekly allowance payable to families who are bringing up children. It is for the benefit of the family as a whole.	Weekly rate per child from 1.1.2018	Weekly rate per child up to 31.12.2017
	£13.90	£13.50

Severe Disability Benefit

...see leaflet 18

This benefit is payable to people, including children, who are severely disabled, mentally or physically, and who need a lot of care by day or night.	Weekly rate from 1.1.2018	Weekly rate up to 31.12.2017
	£103.88	£101.08
	Annual Income Limit	Annual Income Limit
	£97,000.00	£94,000.00

Carer's Allowance

...see leaflet 18

This allowance is payable if you care for a person who is in receipt of severe disability benefit.	Weekly rate from 1.1.2018	Weekly rate up to 31.12.2017
	£84.06	£81.77
	Annual Income Limit	Annual Income Limit
	£97,000.00	£94,000.00

Pharmaceutical Service

...see leaflet PS 2

This benefit covers the cost of prescription drugs/medicines and medical appliances, apart from the prescription charge.

Prescription charges for up to a maximum of 28 days supply are payable to the pharmacy or dispensing doctor. This fee does not include a charge the doctor may make for writing the prescription.

Prescription charge per item in Guernsey and Alderney	From 1.1.2018	Up to 31.12.2017
	£3.90	£3.80

The following people do not have to pay prescription charges:

- Anyone who has reached pension age.
- Anyone receiving Supplementary Benefit and their dependants.
- Anyone receiving support through the Medical Expenses Assistance Scheme and their dependants.
- Anyone receiving Severe Disability Benefit.
- Anyone who has a certificate of exemption issued by Social Security.

Health Benefit

...see leaflet HB 2

Grants are payable towards the cost of each medical consultation with an approved doctor in the surgery, Primary Care Centre, Emergency Department, or at home, and each medical consultation with an approved nurse in the surgery.	GRANT PER CONSULTATION	
	Doctor	Nurse
	£12.00	£6.00

Specialist Medical Benefit

...see leaflet 2

This benefit covers specialist medical consultations, procedures and treatment provided by the Medical Specialist Group and visiting medical consultants in Guernsey and Alderney. It also covers hospital in-patient and MSG referred physiotherapy, and therapy provided by the Primary Care Mental Health and Wellbeing Service. There is no charge at the point of service to patients covered by the scheme. Residents pay contributions on an earnings-related or income-related scale, depending on circumstances. See pages 17-19.

Supplementary Benefit

...see leaflets SPB 1 & 2

Supplementary Benefit is money paid by Social Security in order to bring a person's income up to the level which the States decide is the minimum amount needed to live on. This minimum amount is called the Requirement Rate. If you think that your income is not enough to live on, you may apply to Social Security for Supplementary Benefit, which is based on an assessment of your income and needs.

There are two rates of benefit, depending on whether you need help on a short-term or long-term basis. Every new claimant starts on the lower rate of benefit and, if they still have a need for benefit after six months of continuous assistance, the benefit rate may be increased, depending on the circumstances of the case.

WEEKLY REQUIREMENT RATES ETC. From 5.1.2018	Short-term (under 6 months)	Long-term (over 6 months)
Cohabiting Couple:	£203.63	£258.28
Single Householder:	£141.42	£178.69
Non-Householder:		
- Aged 18 years or over	£107.66	£138.71
- Aged 16-17 years (by exception)	£73.26	£75.31
Member of a Household:		
- Aged 18 years or over	£107.66	£138.71
- Aged 16-17 years	£91.42	£117.49
- Aged 12-15 years	£56.63	£72.69
- Aged 5-11 years	£41.13	£52.70
- Aged 4 years or under	£29.95	£38.84

Rent addition for a non-householder:

In certain cases, the rates for a member of a household may be increased by a maximum of £15.00 depending on the circumstances.

Householder's rent allowance:

In certain cases, the rate for a couple and a single householder may be increased by the whole or part of the rent paid depending on the circumstances of the claimant (but only up to a maximum limit).

Maximum rent allowances:

This is the maximum amount of rent allowance payable per week to Supplementary Benefit households within each tenancy group.

Group	Description	Maximum Rent Allowance
1	Single householder with no dependent children	£217.50
2	Couple with no dependent children	£217.50
3	Couple/single householder with 1 dependent child	£260.14
4	Couple/single householder with 2 dependent children	£332.40
5	Couple/single householder with 3+ dependent children	£407.17
6	Person living in shared accommodation	£174.97

Pocket money:

The weekly allowance for personal expenses for someone living as a boarder is.....£31.41

The weekly allowance for personal expenses for someone living in a residential or nursing home is.....£31.41

Benefit Limitation:

This is the figure at which the States of Guernsey has set as an upper limit on the amount of income available from Supplementary Benefit and other sources per week:.....£670.00

Disregarded income:

- (i) Earnings (including Carer’s Allowance).....£30.00
- (ii) Industrial Disablement Benefit, War & Disability Pensions £20.00
- (iii) Other income.....£10.00

Income totally disregarded:

- (i) Severe Disability Benefit
- (ii) Grants made by the Committee *for* Education, Sport & Culture
- (iii) Back to work bonus

Savings and capital:

The assumed weekly income on capital over £5,000 is calculated as 15p a week for every £25, or 60p per £100. A table showing some examples of ‘assumed weekly income’ is on page 15. Supplementary benefit is not payable where a person’s capital exceeds £20,000.

Capital – Examples of Assumed Weekly Income

...see leaflet NCS 1

Amount of Capital	Assumed weekly income		Amount of capital	Assumed weekly income
£5,000	Nil		£12,750	£46.50
£5,250	£1.50		£13,000	£48.00
£5,500	£3.00		£13,250	£49.50
£5,750	£4.50		£13,500	£51.00
£6,000	£6.00		£13,750	£52.50
£6,250	£7.50		£14,000	£54.00
£6,500	£9.00		£14,250	£55.50
£6,750	£10.50		£14,500	£57.00
£7,000	£12.00		£14,750	£58.50
£7,250	£13.50		£15,000	£60.00
£7,500	£15.00		£15,250	£61.50
£7,750	£16.50		£15,500	£63.00
£8,000	£18.00		£15,750	£64.50
£8,250	£19.50		£16,000	£66.00
£8,500	£21.00		£16,250	£67.50
£8,750	£22.50		£16,500	£69.00
£9,000	£24.00		£16,750	£70.50
£9,250	£25.50		£17,000	£72.00
£9,500	£27.00		£17,250	£73.50
£9,750	£28.50		£17,500	£75.00
£10,000	£30.00		£17,750	£76.50
£10,250	£31.50		£18,000	£78.00
£10,500	£33.00		£18,250	£79.50
£10,750	£34.50		£18,500	£81.00
£11,000	£36.00		£18,750	£82.50
£11,250	£37.50		£19,000	£84.00
£11,500	£39.00		£19,250	£85.50
£11,750	£40.50		£19,500	£87.00
£12,000	£42.00		£19,750	£88.50
£12,250	£43.50		£20,000	£90.00
£12,500	£45.00			

Employers who provide employment for people who, prior to recruitment, have been claiming Unemployment Benefit or Invalidity Benefit for a period of at least six months, may apply for a Recruitment Grant at the levels indicated below. The Recruitment Grant can also be applied for in respect of people who are receiving Supplementary Benefit and have been out of work.

Employment of people working 30 hours or more per week
After 4 weeks of employment a grant of £1000
After 4 weeks of employment a training grant of £500
After 12 weeks of employment a further grant of £500
After 26 weeks of employment a final grant of £500
Employment of people working for 20-29 hours a week
After 4 weeks of employment a grant of £700
After 4 weeks of employment a training grant of £500
After 12 weeks of employment a further grant of £350
After 26 weeks of employment a final grant of £350
Employment of people working less than 20 hours a week
After 4 weeks of employment a grant of £400
After 4 weeks of employment a training grant of £500
After 12 weeks of employment a further grant of £200
After 26 weeks of employment a final grant of £200

**SUMMARY OF PERCENTAGE RATES OF CONTRIBUTIONS
AND EARNINGS LEVELS (effective from 1.1.18)**

Class 1 – Employed persons

...see leaflet 40

Calculated as % of gross earnings:		Employer		Employee	
		6.6%		6.6%	
Full Rate		6.6%		0.0%	
Employer Only (Payable by employers in respect of employees who are over pension age).		6.6%		0.0%	
	Weekly		Monthly		
	2018	2017	2018	2017	
Upper Earnings Limit This is the highest level of earnings on which contributions are calculated.	£2,748.00	£2,667.00	£11,908.00	£11,557.00	
Lower Earnings Limit This is the level of earnings at which an employed person and their employer become liable for the payment of contributions.	£138.00	£134.00	£598.00	£580.67	

Class 2 – Self-employed persons

...see leaflet 41

Self-employed contributions	2018	2017
Yearly percentage	11%	11%
Upper earnings limit	£142,896.00	£138,684.00
Maximum weekly rate	£302.28	£293.37
Lower earnings limit	£7,176.00	£6,968.00
Minimum weekly rate	£15.18	£14.74
<u>Note:</u> In order to have your rate of contribution assessed upon your earnings you will need to make an earnings related self-employed claim (see leaflet 41).		

Class 3 – Non-employed persons

...see leaflet 42

Non-employed contributions	2018	2017
Yearly percentage		
- under pension age	10.4%	10.4%
- over pension age	3.4%	3.4%
Upper income limit	£142,896.00	£138,684.00
Max weekly rate for under pension age	£269.57	£261.62
Max weekly rate for over pension age	£88.13	£85.53
Lower income limit	£17,940.00	£17,420.00
Min weekly rate for under pension age (unless exempt)	£19.66	£19.09
Min weekly rate for over pension age (unless exempt)	£6.43	£6.24
Non-employed allowance The allowance is subtracted from annual income with liability being calculated on the balance. People whose income, before the deduction of the allowance, falls below the lower income limit will continue to be exempt from paying contributions.	£8,110.00	£7,875.00
<u>Note:</u> In order to have your rate of contributions assessed upon your income you will need to make an income related non-employed claim.		

Class 3 – Other rates

Special rate contributions – payable by people who are temporarily out of work, between jobs and do not wish to claim unemployment benefit or are not entitled to an unemployment credit.

Voluntary contributions – payable by non-employed people who have income below the lower income limit but wish to maintain their record for pension purposes.

Overseas voluntary contributions – payable by people who are no longer living in Guernsey or Alderney but wish to maintain their record for pension purposes (please contact Social Security for details of the qualifying conditions).

Class 3 – Other rates	2018	2017
Special rate contributions	£19.66	£19.09
Voluntary contributions	£19.66	£19.09
Overseas voluntary contributions		
- self-employed persons	£103.82	£100.79
- non-employed persons	£93.91	£91.17

For further information

If you are unsure of the meaning of any particular point in this leaflet, please contact Social Security, or the Alderney States Office, where staff will be pleased to help you, and from where copies of other leaflets may be obtained.

More information is also available on the States website:

www.gov.gg.

If you are writing to Social Security, please quote your social insurance number, if known.

What to do if you have a complaint

If you are dissatisfied with any aspect of our services please let a member of staff know at the time so that we can try to resolve the issue immediately. If you wish to make a formal complaint to Social Security, please contact us for a complaints leaflet and return the completed complaints form to **Social Security, Edward T. Wheadon House, Le Truchot, St Peter Port, GY1 3WH**.

You can also request more information by email and return your complaint form to socialsecuritycomplaints@gov.gg or send your complaint, compliment, comments and feedback, to us online at the States website, by visiting www.gov.gg/cc and completing the electronic form.



How we collect and use information

Social Security processes personal information for social security purposes in order to carry out functions relating to the relevant social security and associated legislation that it administers. The information collected will depend on your business with us, but will be no more than is required for that purpose. We may get information about you from others for any of our purposes if the law allows us to do so. We may also share information with certain other organisations if the law allows us to. Any personal information you give to us will be processed in accordance with the Data Protection (Bailiwick of Guernsey) Law, 2001. If you wish to know more about the information we have about you, or about the way we use it, you can ask at the Office of the Committee for Employment & Social Security or by emailing:

employmentandsocialsecurity@gov.gg

This leaflet is for guidance and must not be treated as a complete and authoritative statement of the law.