



THE ABCS OF THE MATERNITY BENEFITS

AT THE NATIONAL INSURANCE BOARD OF TRINIDAD & TOBAGO

What is the Maternity Benefit?

The Maternity Benefit is comprised of:

1. The Maternity Allowance-

This allowance is paid for a maximum of 13 weeks and is not dependent on loss of earnings while on maternity leave. This lumpsum is calculated based on the earnings class in which you pay weekly contributions.

2. The Maternity Grant-

This grant of \$2500 per child is intended to assist with confinement expenses and is paid as a lumpsum.

3. The Special Maternity Grant-

This grant of \$2500 per child is intended to assist with confinement expenses but is applicable to the spouse of an insured man where that spouse (employed/under-employed/unemployed) is unable to qualify for the Maternity Benefit in her own right.

NB. Only the insured man's contributions can be used to qualify for the Special Maternity Grant. No combination of the insured man's and his spouse's contributions may be used.

How do I apply?

Visit any of our Service Centres or log onto our website to access the prescribed forms:
Maternity Allowance/Grant - NI12, Multiple Birth Maternity Allowance/Grant - NI12A and Special Maternity Grant - NI13.

NB. The application must be submitted within 3 months of the date of delivery. To do so thereafter can result in the loss of the benefit.

Do I qualify?

In the case of the Maternity Allowance and the Maternity Grant, the insured/employed woman must-

1. Be certified as being pregnant by a Medical Practitioner or Registered Midwife.
2. Be between the ages of 16 years and retirement age.
3. Have been in insurable employment as at 6 weeks prior to your estimated or actual date of delivery.
4. Be absent from work as a result of delivery.
5. Have at least 10 contributions in the 13 weeks prior to the 6th week before delivery or estimated date of delivery.

In the case of the Special Maternity Grant, the insured man must-

1. Be between the ages of 16 years and retirement age as at his spouse's date of delivery.
2. Have been in insurable employment as at 6 weeks prior to the estimated or actual date of delivery of his spouse.
3. Have at least 10 contributions in the 13 weeks prior to the 6th week before the estimated or actual date of delivery of his spouse.

NB. The benefit is not paid for a pregnancy which lasts less than 26 weeks, unless a live birth resulted.



The National Insurance Board
of Trinidad and Tobago

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