



Your National Insurance **BENEFITS**

A Guide to the:

Employment Injury Benefits



The National Insurance Employment Injury Benefits are payable to an insured person who is unable to work because of personal injury caused by an accident, which arises out of and in the course of employment, or through a prescribed disease caused by the nature of their employment.

WHAT ARE THE EMPLOYMENT INJURY BENEFITS

This is a unique benefit which consists of five (5) categories:

- Injury Benefit - payable for a maximum of 52 calendar weeks.
- Disablement Benefit - consists of either a monthly pension or a lump sum payment.
- Medical Expenses - to assist with expenses incurred as a result of injury or a prescribed disease.
- Death Benefit - monthly benefit payable to the spouse, dependent parents and dependent children.
- Remarriage Grant - A grant equal to 52 weeks of benefit.

WHO CAN CLAIM

Anyone who is in insurable employment where the individual is employed under a contract of service and:-

- A contribution was due for the week of employment in which the accident occurred;
- Is away from the job because of an accident/disease that arose out of and in the course of employment;
- Is incapable of work for more than 3 days as a result of the injury or prescribed industrial disease.

TIME FRAME TO CLAIM THE INJURY BENEFIT

- Injury - within 14 days
- Disablement - within 3 months
- Medical Expenses - within 3 months
- Death Benefit - within 12 months
- Remarriage Grant - upon remarriage

WHEN TO CLAIM

Claims for this benefit should be submitted immediately upon certification of the incapacity, disability or death of the insured.

DID YOU KNOW?

The Employment Injury Benefits are payable to claimants whether or not there is a loss of earnings resulting from the injury or prescribed industrial disease.

For more information, please visit our website or call us today.



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A Guide to the:

The Funeral Grant



The Funeral Grant is a lumpsum payment made to the person who met the cost of the funeral expenses of a deceased person. Effective January 7, 2008, the Funeral Grant is a lumpsum payment of \$5000.00.

WHO CAN CLAIM

The Funeral Grant is paid to the person or organisation shown on the receipt or invoice from the Funeral Home as having undertaken the funeral expenses.

The Funeral Grant will be paid only if the deceased insured person:

- Made at least 25 contributions to the system while engaged in insurable employment; OR
- Was in receipt of Employment Injury Benefit at the time of death; OR
- Would have been entitled to receive Employment Injury Benefit but for the fact of death.

WHEN TO CLAIM

A claim must be submitted to the nearest Service Centre within three (3) months of the date of death of the insured person.

TIME FRAME TO FILE CLAIMS

- | | |
|----------------------------------|--|
| ■ Within 3 months | Claim is on time |
| ■ After 3 months up to 12 months | Claim is late and may be accepted with good cause; A Late Claim Letter is required |
| ■ Over 12 months | Claim will be disallowed |

SUPPORTING DOCUMENTS

- The Original Death Certificate
- All Original receipts/invoices for funeral expenses.

DID YOU KNOW?

That the Funeral Grant can be claimed for the funeral expenses of a deceased insured person who died in a foreign country, provided that all other qualifying criteria are met.

For more information, please visit our website or call us today.



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A Guide to the: **Maternity Benefit**



The Maternity Benefit is paid to an insured woman who is away from work as a result of delivery. The Benefit consists of a Maternity Grant of \$2,500.00 payable for each child and the Maternity Allowance that is paid up to a maximum of 13 weeks and ranges from \$96.00 per week in Class 1 to \$1,149.00 per week in Class 16.

WHO CAN CLAIM

Women who are between the ages of 16 and 65, and who are in insurable employment and medically certified as being pregnant for at least 26 weeks can claim for the Maternity Benefit.

The claimant must have made a minimum of 10 contributions in the 13 week period prior to the 6 weeks before the estimated or actual week of delivery.

WHEN TO CLAIM

The expectant mother should proceed on Maternity Leave before claiming for the Maternity Benefit. Claims should also be submitted within 3 months of the birth of the child.

TIME FRAME TO FILE CLAIMS

■ Within 3 months	Claim is on time
■ After 3 months up to 12 months	Claim is late and may be accepted with good cause; A Late Claim Letter is required
■ Over 12 months	Claim will be disallowed

BENEFIT CREDITS

While you are receiving the Maternity Benefit the NIBTT will pay your your NI contributions on your behalf. i.e. You will receive thirteen (13) weeks of benefit credits.

DID YOU KNOW?

Women can qualify for a Maternity Benefit if they were receiving a Sickness or Injury Benefit immediately before the maternity period. If a Maternity Benefit claimant is unable to return to work due to illness after the maternity period, a Sickness Benefit may be claimed.

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A Guide to the:

Retirement Benefit

The Retirement Benefit is either a Retirement Pension or a Retirement Grant which is paid to insured persons who have attained Retirement Age (65 years) or who are between the ages of 60 and 65 and are no longer engaged in insurable employment.

The Retirement Pension is a periodic payment made for life to an insured person who has acquired at least 750 weekly contributions. With effect from January 7, 2008 the minimum pension payable is \$2,000.00.

The Retirement Grant is one lump sum payment made to an insured person who has not acquired 750 contributions. This payment is equal to 3 times the value of the contributions made by both the employer and employee. The minimum Retirement Grant payable is \$2,000.00.

WHO CAN CLAIM

To claim for the Retirement Pension or Retirement Grant, the insured person must:

- Have attained Retirement Age (65 years) OR
- Be between the ages of 60 and 65 years and no longer engaged in insurable employment.

Note: An insured person who is age 65 years will receive the benefit whether or not he/she stops working.

WHEN TO CLAIM

Claims can be made as early as 3 months before:

- The insured's 65th birthday if they have not retired
- The insured's 60th birthday if they have already retired
- The date on which the insured person plans to retire if they are between 60 and 65 years of age and still employed

TIME FRAME TO FILE CLAIMS

- | | |
|--------------------|--|
| ■ Within 12 months | Claim is on time |
| ■ Over 12 months | Claim is late and may be accepted with good cause; A Late Claim letter is required |

WHAT HAPPENS A RETIREMENT BENEFIT RECIPIENT RETURNS TO WORK

After March 1, 2004 persons who received a Retirement Pension will continue to receive their Retirement Benefit entitlement if they return to work. In such instances their employers will pay contributions in Class Z. This will cover the employee for the Injury benefit Only. Such persons must therefore notify their employers that they have received their NIS Retirement Benefit.

DID YOU KNOW?

Persons who are no longer employed and have not yet attained age 60, may continue to contribute to the NIS system by making Voluntary Contributions.



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A Guide to the: **Special Maternity Grant**



The Special Maternity Grant is paid to a woman who does not qualify for a Maternity Benefit in her own right, because of unemployment or under-employment. The Special Maternity Grant uses the contributions of the legal or common-law spouse of the expectant mother, and consists of a single lump sum payment of \$2,500.00 per child. Only one Special Maternity Grant will be paid in a 24 month period in respect of each claimant or insured man.

WHO CAN CLAIM

An insured man and his legal or common-law wife between the ages of 16 and 65 once:

- She has been medically certified as being pregnant at least 26 weeks by a medical practitioner or Registered Mid-Wife.
- The insured man has made a minimum of 10 contributions in the 13 week period prior to the 6 weeks before the estimated or actual week of delivery.

Note:

For the purposes of this benefit, A common law relationship exists between a man and a woman who are both single and have been living together as husband and wife for at least 3 years prior to, and up to the the estimated or actual date of delivery.

WHEN TO CLAIM

Claims for this benefit should be submitted after the delivery of the baby. However, the claimant has 3 months after the birth of the baby to submit the claim.

TIME FRAME TO FILE CLAIMS

- | | |
|----------------------------------|---|
| ■ Within 3 months | Claim is on time |
| ■ After 3 months up to 12 months | Claim is late and may be accepted with good cause |
| ■ Over 12 months | Claim will be disallowed |

DID YOU KNOW?

A woman who received a Special Maternity Grant can claim for a Maternity Benefit with the next pregnancy if she qualifies for the Maternity Benefit in her own right. She must be in insurable employment and must have contributed a minimum of 10 contributions in the 13 weeks prior to the 6 weeks before the actual week of delivery.

For more information, please visit our website or call us today.

