

# Foreword

This booklet briefly outlines the range of NIS benefits that can be obtained by registering and paying contributions to the National Insurance System. It also gives general guidance, which must not be treated as an authoritative statement of the Law on any particular case.

Working persons who earn \$120.00 or more per week must be registered and are eligible to contribute to the National Insurance System. These persons are able to claim a wide variety of benefits. Employees earning less than \$120.00 and were employed as at January 6<sup>th</sup> 2008 and continue in insurable employment on January 7<sup>th</sup> 2008 will continue to participate in the National Insurance System and are also able to make a claim for any of the benefits.

These benefits are designed to manage the economic burdens of old age, disability, sickness and incapacity and also provide income replacement against temporary or permanent loss of earnings caused by ***Sickness, Maternity, Employment Injury, Injury Benefit, Medical Expenses, Employment Related Disablement, Employment Related Death, Invalidity, Retirement, Survivors Benefit and Funeral Expenses***



***The National Insurance Board  
of Trinidad and Tobago***

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More Than Just a Pension Provider

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# The Sickness Benefit



## WHO CAN CLAIM

Anyone who is in insurable employment and is between 16 and 65 years who suffers a loss of earnings due to illness and who has made a minimum of ten (10) contributions in the 13-weeks prior to the illness.

**N.B** This does not include persons between 60 and 65 years, in receipt of Retirement Pension or who has received a Retirement


Grant and who may have been employed / re-employed.


## FORMS TO BE COMPLETED

N.I. 15 Sickness Benefit Application Form

N.I.15A Continuation Medical Certificate

## OTHER DOCUMENTS

 A Marriage Certificate is required for a married woman whose name has changed since her registration due to marriage and a completed NI 182 (Change of Particulars of the Insured Person) where necessary.

 Foreign medicals will only be accepted where the duration; start date of illness and nature of incapacity are clearly stated and the attending doctor signs, dates and stamps the form.

Foreign Medicals must be accompanied by a letter of authentication from a Trinidad and Tobago High Commission or Embassy in the country in which the treatment was received. The responsibility for authenticating the status of the attending doctor rests with the insured.

## WHEN TO CLAIM

A claim must be submitted to the Service Center nearest to you

within three months of onset of illness or loss of earnings whichever is later.

*Time Frames: -*

**0 - 3 Months**

**Claim on time and can be accepted**

**3 - 12 Months**

**Claim late and may be accepted with good cause**

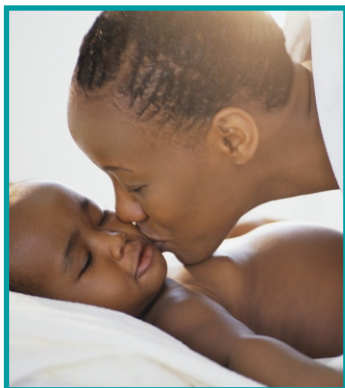
**12 Months and over**

**Claim late and shall be Disallowed**

**Rates of Sickness and Maternity Benefits  
Effective January 7th 2008**

	<b>Daily Benefit\$</b>	<b>Weekly Benefit\$</b>
Class I	13.71	96.00
Class II	20.32	142.24
Class III	27.00	189.00
Class IV	34.36	240.51
Class V	43.21	302.51
Class VI	52.39	366.74
Class VII	61.46	430.24
Class VIII	70.54	493.76
Class IX	80.64	564.51
Class X	91.18	638.27
Class XI	101.90	713.27
Class XII	113.44	794.05
Class XIII	126.43	885.00
Class XIV	140.14	981.00
Class XV	155.79	1,090.50
Class XVI	164.14	1,149.00

# Maternity Benefit



## WHO CAN CLAIM




If you are 16 years and over, are in insurable employment at the time that you proceed on Maternity Leave and have made a minimum of 10 contributions in the 13 week period prior to six weeks before the estimated or actual week of delivery, you can claim the Maternity benefit. You must have been pregnant for a minimum of 26 weeks. The claim can be submitted nine weeks before your date of expected delivery.

## FORMS TO BE COMPLETED

### N.I.12 Maternity Benefit Claim form

**N.I. 12A: For multiple Births** - certifying multiple births should be submitted within three months of delivery.

## OTHER DOCUMENTS

-  A Marriage Certificate is required for a married woman whose name has changed since her registration due to marriage and a completed NI 182 (Change of Particulars of the Insured Person) where necessary.
-  Alternative evidence of confinement e.g. Birth Certificate of baby, letter of attending Doctor or Registered Midwife may be accepted.
-  Foreign medicals will only be accepted where the duration; start date of illness and nature of incapacity are clearly stated and the attending doctor signs, dates and stamps the form.

Foreign Medicals must be accompanied by a letter of authentication from a Trinidad and Tobago High Commission or Embassy in the country in which the treatment was received. The responsibility for authenticating the status of the attending doctor rests with the insured.

**WHEN TO SUBMIT**

**A claim must be submitted to the Service Centre nearest you within three months of the birth of the child.**

**Time Frames: -****0 3 Months****Claim on time and can be accepted****3 12 Months****Claim late and may be accepted with good cause****12 Months and over****Claim late and shall be Disallowed**

# Special Maternity Grant



## WHO CAN CLAIM

The spouse of an insured man who is 16 years or older; Medically Certified as being pregnant for a period of 26 weeks or more by a medical practitioner or Registered Midwife; or has had a pregnancy of less than 26 weeks that has resulted in a live birth; and who would not have qualified for the benefit in her own right.

To qualify for the benefit the spouse (the insured man) must satisfy the age, insurability and contribution requirements just as an insured woman who is eligible for the maternity benefit in her own right (except pregnancy or confinement).

The woman must be the legal spouse or be deemed the common law spouse of the insured man.

## FORMS TO BE COMPLETED








**N.I. 13: Special Maternity Grant Claim Form**

**N.I. 12A: For multiple Births** - certifying multiple births should be submitted within three months of delivery.




**N.I. 4: Application to Register as an Employed Person** to be completed by the unregistered woman.


## OTHER DOCUMENTS








The following documents must accompany your claim:

-  *A Marriage Certificate where a legal marriage exists.*
-  *If you are not legally married - a single affidavit sworn to by both you and your husband:*
  -  attesting to your union
  -  the duration of your union
  -  your individual marital status
  -  your addresses (both you and your husband)
-  An affidavit from an immediate family member of the father of

the child attesting to:

-  to the union of the parties
-  the duration of the union of the parties
-  the parties' individual marital status

 the addresses of the parties

-  A Certified Registration of Birth from the Registrar of Births & Deaths in respect of the child. Where the father's name is not on this document an affidavit sworn to by the father attesting to parentage.
-  Where you (the uninsured woman ) are not an insured person you must submit an NI 4 the application to be registered as an insured person.
-  Your Birth Certificate
-  Any supporting affidavit or Deed Poll (where necessary)
-  A Marriage Certificate is required for a married woman whose name has changed since her registration.
-  Decree Absolute from divorced men and women.
-  Foreign medical certificates must be accompanied by a letter of authentication in respect of the doctor's status from a member of a Trinidad and Tobago High Commission in the country where medical attention was sought. The responsibility for authenticating the status of the attending doctor rests with the insured.

## WHEN TO SUBMIT

You may apply for this benefit after your confinement/delivery. However, you must apply within 3 months of the actual date of delivery.

### Time Frames: -

**0 - 3 Months**

**3 - 12 Months**

**12 Months and over**

**Claim on time and can be accepted**

**Claim late and may be accepted with good cause**

**Claim late and shall be Disallowed**






# Employment Injury Benefits




## FORMS TO BE COMPLETED

N.I.19	Injury Benefit Claim form
N.I.114	Medical Expenses Claim form
N.I.119	Disablement Benefit Claim form
N.I.117	Death Benefit Claim form

## OTHER DOCUMENTS

-  Marriage Certificate is required for a married woman whose name has changed since her registration due to marriage.
-  Late Claim Letter showing that there was good cause for the claim to be made late where your claim is more than 14 days late (if necessary).
-  Foreign medical certificates must be accompanied by a letter of authentication in respect of the doctor's status from a member of a Trinidad and Tobago High Commission or Embassy in the country where medical attention was sought. The responsibility for authenticating the status of the attending doctor rests with the insured.

## Medical Expenses

 Bills receipts, statements in support of medical expenses claim for doctor's visits, drugs, travelling.

Referral letters in support of claims for paramedical services that support medical work and includes a chiropractor, physiotherapist, dental technician or psychologist.

### Death Benefit

- Death Certificate, Marriage Certificate, Birth Certificate of claimant and evidence of cohabitation up to time of death for common-law situations such as 3 statutory declarations from prominent persons in the community attesting to the knowledge of the relationship between deceased and claimant.
- Birth Certificate for children, Medical certificate for mentally or physically disabled child and pregnant spouse in support of a Death Benefit Claim
- Nomination of Beneficiary Form (N.I.42) in the case of single persons in common-law situations
- A Statutory Declaration attesting to dependency for Dependent Parent.

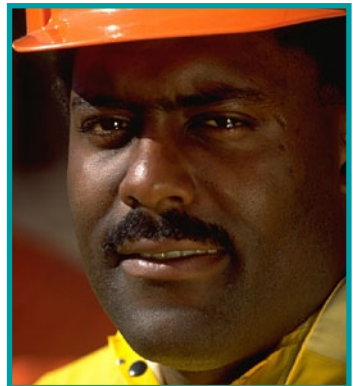
N.B. All Injury Benefit Claims must be recorded in the employer's Accident Book.

## WHO CAN CLAIM AND TIME FRAMES

### INJURY BENEFIT

An employee who is in insurable employment and has to be away from work for a period in excess of three (3) days as a result of an injury arising out of or in the course of employment or who has contracted an industrial disease as a result of his work.

A claim must be submitted to the Service Center nearest you within 14 days of the injury for the Injury Benefit and 12 months for the Death Benefit.



**Weekly and Monthly Rates of Injury Benefit  
Effective January 7th 2008**

	<b>Weekly Benefit \$</b>	<b>Monthly Benefit \$</b>
Class I	106.84	462.97
Class II	158.49	686.79
Class III	209.36	907.23
Class IV	267.86	1,160.73
Class V	335.86	1,455.39
Class VI	407.36	1,765.23
Class VII	478.03	2,071.46
Class VIII	548.73	2,377.83
Class IX	627.07	2,717.30
Class X	709.75	3,075.58
Class XI	792.41	3,433.78
Class XII	881.82	3,821.22
Class XIII	983.33	4,261.10
Class XIV	1,090.00	4,723.33
Class XV	1,211.67	5,250.57
Class XVI	1,276.67	5,532.24

**Time Frames: -**

**0 14 days**

**14 days 12 Months**

**12 Months and over**

**Claim on time and can be accepted  
Claim late and may be accepted with  
good cause**

**Claim late and shall be Disallowed**



## MEDICAL EXPENSES

The employee who is in receipt of an injury and has paid all or part of his medical expenses. All receipts must be supplied and every visit to the doctor must be listed separately. Claims should be made within 3 months of incurring the expense.

Rates of Constant Care and Attendance Allowance Effective January 7th 2008

	Weekly Rate of Constant Care Allowance \$	Monthly Rate of Constant Care Allowance \$
Class I	15.83	68.60
Class II	26.07	112.97
Class III	34.54	149.69
Class IV	45.31	196.34
Class V	57.66	249.86
Class VI	70.42	305.15
Class VII	82.82	359.02
Class VIII	97.57	422.80
Class IX	112.83	488.89
Class X	129.07	559.30
Class XI	146.45	634.62
Class XII	173.33	751.10
Class XIII	192.23	833.00
Class XIV	213.08	923.35
Class XV	236.87	1,026.44
Class XVI	249.58	1,081.51

**Time Frames: -**

- 0 - 3 Months** Claim on time and can be accepted  
**3 - 12 Months** Claim late and may be accepted with good cause  
**12 Months and over** Claim late and shall be Disallowed

**DISABLEMENT BENEFIT**

Anyone who has received Injury Benefit up to a maximum of 52 calendar weeks or who is disabled at the time of the accident on the job. Claims should be made within 3 months of the start of your disability.

**Time Frames: -**

- 0 3 Months** Claim on time and can be accepted  
**3 12 Months** Claim late and may be accepted with good cause  
**12 Months and over** Claim late and shall be Disallowed

**DEATH BENEFIT**

The widow/widower, child, step-child, orphan or dependent parent(s) following the death of an insured person as a result of an accident on the job or contracting an industrial disease. Claims should be made within 12 months of the date of death of the deceased insured person.

**Time Frames: -**

- 0 12 months** Claim on time and can be accepted  
**12 Months and over** Claim late and may be accepted with good cause. If accepted can be paid for no more that 6 months prior to the date on which the claim was received by the Board.


# Invalidity Benefit




## FORM TO BE COMPLETED

N.I. 38 Invalidity Benefit Claim Form

## OTHER DOCUMENTS

 Marriage Certificate is required for a married woman whose name has changed since her registration.

 Late claim letter giving good cause for the late submission of claim. (Where necessary).



## WHEN TO SUBMIT

A claim must be submitted to the Service Centre nearest you within three months of being medically certified as being an invalid.

### Time Frames: -

**0 - 3 Months**

**Claim on time and can be accepted**

**3 - 12 Months**

**Claim late and may be accepted**


**With good cause**


**12 Months and over**


**Claim late and shall be Disallowed**

## WHO CAN CLAIM

Anyone who is between 16 and under 60 years and is certified as being medically incapable of working for a period of 12 months or more and who has met one of the following contribution qualifications:

 A minimum of 150 contributions, 50 of which were made in the 3 years immediately preceding the start date of the incapacity

 OR 250 contributions in the 7 years preceding the start date of incapacity

 Or 750 contributions or more preceding the start date of incapacity



# Retirement Benefit







## WHO CAN CLAIM

Anyone who is insured under the system and who has retired at any age between 60 and 65 years or before: or who is aged 65 whether retired or not.

## FORM TO BE COMPLETED






N.I.82 Retirement Benefit Application Form

## OTHER DOCUMENTS

-  Birth Certificate
-  Any supporting Statutory Declaration or deed Poll where necessary
-  Marriage Certificate for married women
-  Late Claim letter giving good cause why claim is being made late (where necessary).

## WHEN TO SUBMIT

A claim to Retirement Benefit should be submitted about three months before

-  Your 65<sup>th</sup> birthday if you are not retired
-  Your 60<sup>th</sup> birthday if you retire at age 60 or before
-  The date on which you plan to retire if you are between 60 and 65 years of age and still employed
- 
- 

### Time Frames: -

<b>0 12 Months</b>	<b>Claim on time and can be accepted</b>
<b>12 Months and over</b>	<b>Claim late and may be accepted with good cause.</b>

## TYPES OF RETIREMENT BENEFIT

**Monthly Retirement Pensions** are paid to persons who have made a minimum of 750 contributions to the National Insurance System. The minimum pension payable now stands at \$2000.00 monthly as at January 2008.

**Retirement Grant**, a one time payment of three times the cash value of contributions paid to a minimum payment of \$2000.00.



### WHAT HAPPENS IF I RETURN TO WORK AFTER RETIREMENT?

*Persons who are in receipt of a Retirement Benefit (Pensions or Grant) and who return to work on or after January 7<sup>th</sup> 2008 will continue to receive their Retirement Benefit entitlement.*

Such persons no longer pay a National Insurance Contribution but rather their employer will pay a Class Z Contribution based on the earnings class in which their earnings fall. That contribution insures them for the Injury Allowance only.

### Life Certificates

Once you begin to receive a Retirement Pension you must complete the Life Certificate process in June and December of every year to ensure that there is no disruption in your payments.

To do this you must: -

- Complete and return a copy of the [Life Certificate](#) and return it to a Service Centre, either by hand or by mail.
- Or visit any Service Centre with a valid form of identification to complete the life certificate process.

Non submission of Life Certificates at the required time will result in the temporary suspension of your benefit. Once submitted, you will suffer no loss of income. Your benefit will be reinstated and paid.



# The Funeral Grant

The Funeral Grant is a lump-sum payment made to the person who met the cost of Funeral Expenses of a deceased insured person.



## Who Can Claim

The person shown on the receipt from the Funeral Home as having undertaken the funeral expenses or from the funeral expenses are being demanded.

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

- made 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

## Form To Be Completed

N.I. 8 Funeral Grant Claim Form

Supporting Documentation

- **The Death Certificate**
  - **Bills/receipts or statement for funeral expenses**
  - **National Insurance Registration Card of the deceased**

## When To Apply

The claim must be submitted to the Service Centre within 3 months of the date of death of the insured person.

**Time Frames: -**

**0 - 3 Months**

**Claim on time and can be accepted**

**3 - 12 Months**

**Claim late and may be accepted with good cause**

**12 Months and over**

**Claim late and shall be Disallowed**

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For deaths that occurred on or after 7/01/2008 a payment valued \$5,000.00 will be made.

# Survivor's Benefit

## WHO CAN CLAIM












A Widow, Widower, Child, Step-child, Orphan, Dependent Parent(s) of a deceased insured person who made at least 50 contributions to the NI system.

## FORMS TO BE COMPLETED

N.I.51 Survivor's Benefit Claim Form

## OTHER DOCUMENTS

-  Death Certificate
-  Marriage Certificate/ Evidence of Common Law Relationship i.e. evidence of cohabitation up to the time of death and evidence of marital status of claimant and deceased
-  Decree Absolute where necessary
-  3 Statutory Declarations from prominent persons in the community attesting to the knowledge of the relationship between deceased and claimant for common law situations.
-  Medical Certificate for mentally or physically disabled child and pregnant spouse
-  Birth Certificate of deceased and evidence of support for Dependent Parent Claim
-  N.I. Registration Card of deceased
-  Late Claim letter giving good cause why claim is being made late(where necessary).
-  NI.42 nomination of spouse form

## WHEN TO CLAIM

A claim should be submitted within twelve months of the death of the death of the insured person.

**Time Frames: -****0 12 Months****12 Months and over**

**Claim on time and can be accepted  
Claim late and may be accepted with  
good cause. If accepted can be paid  
for no more that 6 months prior to the  
date on which the claim was received  
by the Board**

**How Much Will Be Paid**

Payments are made in the following categories



- Widow Or Widower's Pension to a surviving spouse

- A Child Allowance to a ***dependent child/step-child, adopted child*** of the deceased insured person. With effect from January 7<sup>th</sup> 2008 a child will receive a minimum of \$400.00 per month.

- Where both parents were insured persons and each had a minimum of 50 contributions and are deceased, the child will receive an enhanced child allowance based on the

contributions of both insured parents and shall not be deprived of any Survivors' Benefit in excess of \$400.00 monthly to which he/she is entitled in accordance with the contributions of his deceased parents.

- A Dependent Parent Allowance to a parent who was wholly or mainly maintained by the deceased insured

- With effect from 7th January, 2008, a minimum rate of Parent's Pension of \$200.00 per month was introduced.

- Where there are two (2) surviving parents the benefit will be split equally between them. Upon the death of one of the parents, the surviving parent will be paid the full amount of the benefit. With effect from 7th January, 2008, this is a minimum of \$400.00.



## Life Certificates

Once you begin to receive a Survivors Pension you must complete the Life Certificate process in January and July of every year to ensure that there is no disruption in your payments.

To do this you must: -

- Complete and return a copy of the [Life Certificate](#) and return it to a Service Centre, either by hand or by mail.
- Or visit any Service Centre with a valid form of identification to complete the life certificate process.

Non submission of Life Certificates at the required time will result in the temporary suspension of your benefit. Once submitted, you will suffer no loss of income. Your benefit will be reinstated and paid.

For More information:

Visit our website at:

[www.nibtt.co.tt](http://www.nibtt.co.tt)

Or

Contact the National Insurance Hotline at

**663-4NIS or 663-4647**

Or

Visit a Service Centre convenient to you.

## *Appendix*

The National Insurance Board of Trinidad and Tobago has progressively changed the system to make it possible for more contributors to access benefits of a greater value and to enjoy these benefits for longer periods.

We wish to assure the public of our commitment and dedication to serving the people of Trinidad and Tobago with pride, courtesy, integrity and respect.

# Summary of National Insurance Benefits from 1972-2008

**2008**

Minimum Pension \$2,000  
25% Increase In all Benefits  
Addition of Special Maternity Grant based on Father's Contribution  
Income Ceiling raised to \$8,300

**2004**

24% Increase in other benefits  
Income Ceiling raised from \$3510 to \$4,377

**2003**

Introduction of a Minimum Pension \$1000  
Minimum Child Benefit of \$320  
Maternity Grant increased to \$2000  
Funeral Grant increased to \$4000

**1999**

Benefit Levels Increased  
Income Ceiling raised from \$1,000 to \$3,510

**1980**

Benefit Levels Increased  
Income Ceiling raised from \$347 to \$1,000

**1976**

First Payment of Employment Injury Benefit  
Medical Expenses

**1975**

First Payment of Retirement Pension

**1973**

First Payment of Sickness Maternity Invalidity Survivors Benefit

**1972**

NIBTT Opens  
First Payment of Funeral Grant  
Retirement Grant



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