

Social Security Benefits

- Short-term benefits
- Long-term benefits

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October 17th 2018*

Short-term Benefits

- Sickness
- Injury
- Maternity
- Medical expenses
- Travel expenses
- Funeral
- See part three of Benefit Regulations for further reading.

Long-term Benefits

- Age
- Invalidity/Disablement
- Survivors
- Non-contributory (Assistance/Invalidity Assistance)

Sickness Benefit Entitlement

- - An insured person age 16-62 who is rendered incapable of work due to a specific illness or of bodily or mental disablement other than employment injury.
- He shall be considered incapable of work from the first day that he is required to abstain from work due to the said illness.

Who Qualifies for Sickness Benefit

- a) must have been an insured person twenty-six weeks or more.
- b) must have been immediately employed to the day on which incapacity commenced.
- c) had actually paid or had paid on his behalf fewer than twenty-six contributions and at least eight contributions within thirteen weeks preceding the contribution week in which the first day of the period of incapacity occurred.

Support of Sickness Claim

- A claim for sickness benefit shall be made in writing and be supported by a doctor's certificate in accordance with social security regulations.
- It should be submitted not later than ten days from the first day in which the insured person was medically examined.

Commencement and Duration

- No benefit is paid for claims totaling three days. In considering the three days, public holidays are counted but Sundays are excluded. If one day is for four days it will be counted from the first day of illness and benefit paid accordingly.
- Sickness is paid up to a maximum of twenty-six weeks in any one continuous period of illness.

Amount

- The daily rate of sickness benefit shall be sixty-five percent of the average weekly wages of the insured person, divided

Injury Benefit Entitlement

- Paid to insured persons who sustains injury or contracts a disease on the job.
- There are no qualifying conditions.
- Injury must be confirmed by the person's employer
- The period must exceed three days. (Sundays excluded)

Amount & Duration

- A person who is entitled to receive Injury Benefit shall be paid 75% of his/her average weekly wage divided by six. (See subpart 2 of the benefits regulation.)
- A person can receive Injury up to a maximum of twenty-six continuous weeks

Other Branches of Injury Benefits

- Reasonable Medical and Travel expenses paid up to a maximum of \$25,000. (E.C.)
- Original receipts must support claim.
- Doctor completes back of form.

Maternity Benefit

- Paid as an Allowance and Grant
- Paid to a woman who is an insured person.
- Grant only is paid to a woman who is the wife of an insured man.
- Claim must be supported by a doctor's certificate.

Who qualifies for Maternity

- a) one who upon ceasing work for pregnancy and confinement and has been insured for at least thirty-nine contribution weeks
- b) has paid not fewer than twenty contributions out of the thirty-nine continuous contribution weeks

Claim Time & Duration

- The form can be submitted not earlier than six weeks before the expected date of confinement.
- However, in such a case, the certificate of confinement must be presented within three weeks after delivery.
- The allowance will be paid for a period of thirteen weeks.

Amount

- The daily amount of maternity is sixty-five percent of the average weekly wages of the insured person divided by six. (See part 1 of the Benefit Regulations).
- The weekly average we get by adding the sum of wages for the first thirty-nine continuous contribution weeks and dividing by thirty nine.
- (This shall not exceed the ceiling of 6500/month)
- Maternity Grant is \$450 per baby delivered

Funeral Grant Entitlement

- Paid to an insured person who incurs funeral expenses in respect of the death of:
 - a) the insured
 - b) their spouse
 - c) the dependant child/children
- The Board decides whether to pay in cases where the death occurs on the sea and body is buried at sea, person paying funeral cannot be found, or cost of funeral is less than the benefit.

Conditions to be met

- The person must have contributed not less than the twenty-six contributions
- No requirement if person dies because of job related accident See Reg. 46(2) and 43(1)

Support of Claim

- 1. Original Death Certificate or other valid proof of death
- 2. Original receipts or bill of funeral expenses (Undertaking to pay funeral expenses must be completed if bill alone submitted)

Age	Amount
Under 3	\$400
Age 3	\$550
Age 4	\$700
Age 5	\$850
Age 6	\$1000
Age 7	\$1150
Age 8	\$1300
Age 9	\$1450
Over 9	\$1600
Adults	\$2500
Employment Injury death	\$4000

Age Benefit

- Age Pension is paid to an insured person who has attained age sixty-two and has paid:
 - a) not fewer than one hundred and fifty contributions; and
 - b) a total of at least five hundred contributions.
- * Shall not be awarded to a beneficiary to whom SIP is being paid
- C) paid until death

Amount of Pension

- Annual amount shall be between thirty to sixty percent of Average annual wages
- The average annual wage being the sum of contributions in the last fifteen years and the three selected.
- The weekly rate is the annual rate divided by fifty-two.
- Minimum \$430.00

Age Grant

- Paid to a person who has attained age sixty-two but have contributions which are not less than fifty but less than five hundred

Amount of Age Grant

- The Amount of age grant shall be a lump sum equal to six times the average weekly wages of the insured for each unit of contributions actually paid in respect of him.

Invalidity Pension

- Awarded to an insured person who is an invalid (a person who is unable to work as a result of a specific disease or bodily or mental disablement likely to be permanent and whose condition has lasted for 26 weeks).
- Person must be between the age of 16-62 and has paid at least 150 contributions.

Support of Inv. Claim

- Medical certificate by a doctor
- Passport/Birth-certificate
- His claim will be paid as long as his incapacity lasts (or up to age 62).
- His benefit may be subject for review every three years or shorter as the case may be.

Amount of SIP

- Same calculation as SAP
- Annual amount shall be between thirty to sixty percent of Average annual wage
- The average annual wage being the sum of the contributions in the last fifteen years the best three selected.
- The weekly rate is the annual rate divided by fifty-two.
- Minimum\$430.00

Survivor's Pension

- Paid to the widow(er) by law of common law, children, or parent of a deceased insured person who:
- a) had actually paid 150 contributions
- b) was in receipt (or could have been in receipt) of Invalidity or Age Pension

Support of Survivor Claim

- Must be support by a death certificate or evidence of death of insured
- Marriage certificate, certificate of cohabitation, birth certificate of surviving relatives mentioned above.

Who qualifies for Survivor's Pension

- Spouses under 45 and married less than three years receive Survivor's Pension for 1 year
- Spouses 45 and over and married not less than 3 years receive the pension for life
- Children 16 years and under (or 18 if still in school)
- Parents under 62 and mainly support by deceased receive the pension for 1 year
- Parents 62 and over receive Survivor's for life

Amount of Survivor Pension

- Spouses receive $\frac{1}{2}$ of thirty percent of deceased person's average annual wages or pension.
- Children receive $\frac{1}{6}$ (Invalid children receives $\frac{1}{3}$)
- Parents receive $\frac{1}{6}$
- Minimum \$215 adults \$103.20 child/Parent

Non-Contributory Assistance Pension

- Awarded to persons who are citizens of St. Kitts-Nevis, who are ordinarily resident for twelve months and over and are:
 - Not in gainful employment
 - In need
 - 62 and over

Invalidity Assistance Pension

- Awarded to persons who are:
 - Permanently incapable or work due to invalidity
 - Between 16-62 years in age
 - Citizens
 - In need
 - Not working

Support of Claim

- Passport or Birth Certificate
- Medical certificate in the cases of Assistance
- Application form
- All applicants will be subject to investigations by Social Security Inspectorate to determine existing conditions which will be reported to the Board

Amount

- Both Assistance and Inv.-Assistance pensioners receive \$255 per month
- Assistance ceases at death
- Invalidity- Assistance ceases at age 62 and transferred to Assistance Pension

Closing

- Thanks for your attention!!
- Questions? – Please be my guest; ask away.