

pension, plus a one-time grant.

A person may return to work and continue to receive Disablement Benefit.

Free Medical Care: National Insurance will pay for 40 weeks all reasonable medical expenses of a person who suffers a job-related injury, or contracts a job-related illness, unless the degree of disablement assessed is more than 25 percent, in which case medical care can continue for two years. Medical care may be obtained in The Bahamas at a facility of one's own choosing. Persons seeking medical attention outside of The Bahamas, must first obtain approval from the National Insurance Board.

Additionally, persons with 100 percent disablement, who require constant care and attendance, receive an additional 20 percent of the Disablement Benefit each month.

Death Benefit is a one-time cash payment that is identical to *Survivors' Benefit*. It is paid to the dependents of a worker who died as a result of a job-related accident or illness.

The benefit is paid as a monthly pension to dependents in the following priority order: widow/widower; unmarried children; orphans; and parents.

Rate of Payment for widows, widowers or parents, is 50 percent of the rate of the deceased worker's Injury Benefit entitlement. The rate for dependent children is 10 percent of the Injury Benefit entitlement.

Industrial Funeral Benefit: National Insurance pays a cash grant of \$1,500, without any contribution conditions attached, to assist with the funeral expenses of a person who dies as a result of a job-related accident or illness. This cash payment is made to whomever pays for, or is liable to pay for the funeral of the deceased worker.

Assistance Payments

Old Age Non-Contributory Pension, commonly called "Old Age Pension," is a payment of \$200, made monthly to **needy** Bahamian residents age 65 years or older, who do not meet the contribution conditions for Retirement Benefit.



Survivors' Assistance a monthly payment made to the needy surviving dependents of an uninsured deceased breadwinner. It is paid in the same priority order as Survivors' Benefit.

Invalidity Assistance is a monthly payment of \$200 made to an individual who has been certified by a medical practitioner to be permanently incapable of work due to illness.

Sickness Assistance is a weekly benefit paid to an individual who:

- i. is temporarily unable to work due to illness; and
- ii. has paid at least one contribution, but not enough to qualify for Sickness Benefit.

In the case of all assistances, applicants must satisfy a stringent test-of-resources in order to qualify.



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Benefits & Assistance At-a-Glance

This leaflet is intended merely to give you information-at-a-glance on the benefits and assistances available under the National Insurance Programme. If you need more detailed information on anything contained in this leaflet, contact your nearest Local Office, or refer to the *National Insurance Act & Regulations, 1972*.

General Benefits

Sickness Benefit - A weekly payment made to eligible insured persons while they are temporarily unable to work due to illness.

Rate: 60% of average insured wages

Period: Up to 40 weeks.

To Qualify: Claimant must have paid:

- i. 13 contributions in the 26 weeks immediately before the week the illness started; OR
- ii. 26 contributions in the 52 weeks immediately before the week the illness started; OR
- iii. 26 contributions in the immediate preceding contribution year.

Maternity Benefit - A weekly payment made to eligible insured women while they remain at home during late pregnancy and confinement.

Rate: 66.66% of average insured wages/income

Period: Up to 13 weeks (could be increased under special, specified circumstances).

To Qualify: Claimant must have paid:

- i. 26 contributions in the 40 weeks immediately before the week she either stops work or has the baby; OR
- iii. 26 contributions in the immediate preceding contribution year.

Invalidity Benefit - A monthly payment made to eligible insured persons who have been medically certified to be per-



manently unable to work as a result of illness.

Rate: A range of 15 - 60% of average insured wages or income.

To Qualify: Must be younger than 65 years and have paid at least 150 weeks of contributions.

Retirement Benefit - A monthly payment made to insured persons who have retired from gainful employment or who have attained age 70 years.

Rate: A range of 15 - 60% of average insured wages or income depending on number of contributions paid and or credited.

To Qualify: Must have paid at least 150 weeks of contributions. Full benefit is paid from age 65 years, but persons have the option of retiring from as early as 60 years with a reduced rate.

Funeral Benefit - A one-time payment made to the person who has paid or is responsible to pay the funeral expenses of a deceased insured person.

Rate: \$1,500.00

To Qualify: Either the deceased person or his/her spouse must have paid at least 50 weeks of contributions.

Survivors' Benefit - A monthly payment made to the dependent survivors of a deceased insured person.

Rate: Payable in varying amounts to qualifying dependents in priority order:

- i) widow/widower
- ii) dependent children under age 16, or under age 21 if still in full-time school;
- iii) unmarried children who are not children of the de-

ceased person, but who were dependent upon him/her, under age 16, or under age 21 if still in full-time school; or who are invalids;

- iv) unmarried orphans under age 16, or under age 21 if still in full-time school; and
- v) the parents of the deceased.

Industrial Benefits

Injury Benefit is a weekly payment made to an employed person, or a self-employed person in Class "B", who suffers a job-related injury or contracts a job-related disease, and as a result of that injury or disease, is unable to work.

Rate: It is paid at a weekly rate of $66\frac{2}{3}$ percent of the worker's average insured income.

To Qualify: There are no contribution conditions. If a person is injured before he or she was able to pay contributions, then the average weekly insurable wage used to determine the benefit rate, would be that of a person in a similar job and wage/income level.

Period: Can be paid for up to 40 weeks.

Disablement Benefit is paid to a worker who suffers a "loss of physical or mental faculty" as a result of a job-related accident or disease. This loss is medically determined by comparing the specific loss of ability with the ability of a "normal" healthy person of the same age and sex. The loss is then expressed as a percentage from one to 100.

An assessment of one to 24 percent is paid as a one-time grant; assessment of 25 percent or more is paid as a monthly

