



National Insurance Board

Employee/Self-employed/Employer **HANDBOOK**

MISSION STATEMENT

The mission of the NIS is to provide for efficient payment of relevant benefits and provision of other services to stakeholders in a customer-focused environment through effective collection of contributions and prudent management of funds with highly trained staff using innovative technology.

“Providing Benefits, Enhancing Lives”



Revised April 2015

Contents

Historical Overview Of The National Insurance Scheme	2
Why This Booklet	3
Who Should Register	3
Who Is An Employer	3
Who Is An Employee	3
Contract For/Of Service	4
Registration Requirements	4
Important Notes For Insured Persons	6
Self-Employed Registration	6
Contribution Rate	7
Employees' Earnings	7
Contribution Deadline	8
Contribution Penalty	8
Remittance Of Contributions	8
Electronic Remittance	9
Explaining Electronic Remittance	10
Notification Of Termination	12
Benefit Claims	12
Insurable Earnings Ceiling	13
Table Of Week Numbers 2015	13
Benefits	14
Sickness Benefit	15
Maternity Benefit	17
Employment Injury Benefit	19
Injury Benefit	20
Medical Expenses	20
Disablement Benefit	21
Constant Attendance Benefit	21
Funeral Grant	22
Invalidity Benefit	23
Survivors'/Death Benefit	25
Age Benefit	27

HISTORICAL OVERVIEW OF THE NATIONAL INSURANCE SCHEME

Social Security started in the Caribbean as early as 1966 when the Jamaica National Insurance was established. Efforts at establishing a Social Security program for Grenada started in the 1960's when workers suffered extreme financial hardships when they were no longer able to work.

In 1970, the first Social Security package was introduced to Grenada with the proclamation of the Agricultural Workers Provident Fund. Employers were required to contribute fifteen (15) cents to the Fund on behalf of each worker for every day worked. Money generated through this Fund was used to pay benefits to the persons who were covered, primarily agricultural workers.

In the years following its establishment, it was realized that the scope of coverage provided by the Fund was limited and inadequate. As a result, the International Labour Organisation was contracted as part of a Caribbean-wide project to look into the establishment of a more comprehensive Social Security Program.

This resulted in the setting up of National Insurance Schemes in several countries including Grenada. The Act which brought this into force provides for an actuarial review every three years, mainly for a review and improvements of benefits paid.

The National Insurance of Grenada, Carriacou and Petite Martinique came into force on the 4th of April 1983 by N.I.S Law 14|1983. National Insurance is equivalent to what is referred to in other countries as "Social Security". It is the protection provided for its members, against economic and social distress caused by the stoppage or substantial reduction of earnings resulting from occurrences such as sickness, employment injury, invalidity, childbirth, aging or death.

The law provides for the collection of contributions and payment of benefits to insured persons. Benefits paid are Sickness, Maternity, Funeral, Age, Invalidity, Survivors' and Employment Injury.



Why this booklet?

This booklet has been published to provide relevant information on the National Insurance Scheme. The information contained in this booklet is based on the Laws and Regulations in effect at the date of publication. There may be differences in the future as the benefits and contributions rate are reviewed and updated periodically. This publication only gives general guidance and must not be treated as a complete authoritative statement of the law. A full copy of the law is available at our offices.

This booklet can also be used as a guide by new employers, and persons directly involved in the submission of remittance forms to the NIS to avoid common mistakes.

Who should register?

- All employers
- All Self-employed persons
- All employees (this includes temporary, daily paid and part-time workers, trainees, interns and students with vacation or part-time jobs)

Who is an Employer?

A person or corporate body with whom an employee has entered into a contract of service or apprenticeship expressed or implied whereby such person or corporate body is liable to pay salary, wages or other remuneration for services performed by the employee.

Who is an Employee?

A person who performs services under a contract of service or apprenticeship with an employer.



Contract of Service

A contract of service exists if someone agrees that in consideration for wages or other remuneration he will provide his own time and skill in the performance of some service to another person/organisation.

In such circumstances the person (employee):

1. Perform duties as directed by the employer
2. The arrangement is solely between the person and the employer
3. Equipment and tools required are provided by the employer
4. The hours of work are set by the employer
5. Has a fixed salary or regular commission
6. Has no possibility of making a profit or loss

It should therefore be noted that a person who enters into a contract for a fixed time or a specific task is still an employee once the above conditions exist.

Contract for Service

A contract for service exists if it is an independent contractor who is normally not under the control of another person. He may or may not personally be responsible for the execution of the job and there is the possibility that he may be able to realize a profit or a loss.

Independent contractors are also obligated to register with the NIS as self-employed persons and make contributions on their own behalf and for any person they employ.

Employer Registration

All employers must register with the NIS within SEVEN days of employing the first employee.



Employer's Registration Form



NATIONAL INSURANCE SCHEME
 P.O. Box 322, Melville Street, St. George's, Grenada W.I.
 Telephone Nos. (473) 440 3309/6647 Fax: (473) 440-6636
 Email: cservice@nisgrenada.org URL http://www.nisgrenada.org

Registration of Employers And Employees Law 1983.

Employer's Registration Form

REGISTRATION No

--	--	--	--	--	--	--	--	--	--

Name of Firm or Business

or
 Employer's Name

(if different)

Address of Business

Mailing Address (if different)

Telephone Email:

Nature of Business

Number of Employees	Male	Female	Total

Name of Employees	NIS No.	Date Employed

Certified that the information above is correct
 Signature of Employer and Stamp of Firm.

Signature

Date

- Notes: (1) This form is to be completed by every employer, that is someone whether an Individual Partnership or Body Corporate with whom an employee has entered into service and who is liable to pay salary, wages or other remuneration for services performed.
 (2) Employee includes domestics, gardeners and persons performing similar tasks whether of a full time or part-time nature.
 (3) Employers must attach the Certificate of Registration if the Business is a Company or Registered Business.

For Official Use

Industry Code: _____	Entered by: _____	File made by: _____
Coding by: _____	Checked by: _____	Checked by: _____

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EMPLOYEE REGISTRATION

An employer shall ensure that every employee is registered with the National Insurance Scheme within FOUR days of commencing employment.

To register, employees should visit any NIS office with the following documents (all documents presented must be original):

- Certified Birth Certificate



- A valid picture ID
- Certified Marriage Certificate (if applicable)
- Any other supporting legal documents where necessary (e.g. proof of citizenship etc.)

The NIS number assigned is your permanent identification. It never changes and is never reissued.

Important notes for insured persons

An insured person is an employee/self-employed person who is registered with the NIS.

Insured Persons:

- Will be provided with an NIS Registration Card upon registration
- Should show his/her NIS Registration Card to each new employer
- Should write his/her NIS number on all claim forms and any other correspondence to the NIS Office
- Should know his/her NIS Number
- Should inform his/her employer and the NIS office about changes in name, address, marital status, telephone number, etc.
- Should check their employer about the payment of contributions and if they are concerned, he/she should request information from the NIS about contributions made on his/her behalf
- Has the right to appeal against an adverse decision to the Appeal Tribunal. A notice of appeal must be made in writing to the Board and must contain the grounds upon which the appeal is being made. The notice must be given within four months after the date of the Director's decision

Self-employed persons must also satisfy the following registration requirements:

- Be resident in Grenada
- Be gainfully occupied in employment for him/herself in Grenada
- Not be in the employment of another person

All self-employed persons must register and make contribution payments to the National Insurance Scheme. Self-employed persons are entitled to all National Insurance benefits.

What are my contributions?

An NIS contribution is defined as any week where an employee or self-employed person worked for at least one day and received payment.

- Employees ages 16 to 60, the contribution rate is 4%; the employer contributes 5% on the employee's behalf, for a total contribution rate of 9%
- A special provision is made for employers to pay a 1% contribution for employees over the age of 60 and under the age of 16 to be covered for Employment Injury Benefit
- Self-employed persons ages 16 to 60 the contribution rate is 9%
- Self-employed persons over the age of 60 are required to contribute 1% of their gross earnings for Employment Injury Benefit

What are Employees' Earnings?

All income is taken into consideration for the purpose of determining the insurable earnings of an employee, including:

- Overtime payment
- Cost of living bonus
- Additional payments in respect of dependents
- Supplements for long service in industry efficiency
- Commission on sales or similar payments
- Gratuities paid by the employer
- Payment for night or shift work
- Production bonus
- Danger or dirt money or similar payments
- Service charges
- Any employee's liabilities (including tax) paid on his behalf by the employer
- Holiday pay or other amounts set aside out of the employee's remuneration throughout the year to be paid to him or her periodically



Contribution Deadline

Contribution payments must be remitted to the National Insurance Scheme within fourteen (14) days from the end of the month in which the contributions are due.

Contributions Penalty

When an employer fails to make contribution payment by the 14th, a penalty will be charged for non-compliance. There is an initial 10% surcharge placed on all late payments. For every month or part of a month that the contribution payment remains outstanding a further 1% interest is charged.

Remittance of Contributions

Every employer must submit complete remittances when making payments. The remittance form must clearly show the following:

- The name and registration number of the employer
- The names and registration numbers of all employees
- The period for which payment is being made
- If there are weekly paid employees the amount earned for each week should be indicated
- The insurable earnings and total 9% or 1% contribution
- The total amount of National Insurance contributions to be paid

N.B. The National Insurance Scheme is encouraging all employers to submit their remittances electronically via the internet.

If you do not have internet facilities we also accept compact disc (CD) or flash drive. This process is faster and easier. To make an application to submit remittances electronically call our Customer Service department at 440-3309 or visit our website www.nisgrenada.org/esubmission.



Sample of the NIS Electronic Remittance Excel Spreadsheet

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer Number	Sub Year	Contributions Year	Month	Employee Number	Employee Name	Frequency	Weeks Worked	Insurable Earnings	Contributions	Week1	Week2	Week3	Week4	Week5
										**	-----Insurable			**
102962	0	2015	4	1143660	Doe, John	Month	4	\$ 1,200.00	\$ 108.00	X	X	X	X	
102962	0	2015	4	1411391	Jones, Tom	Month	4	\$ 1,000.00	\$ 90.00	X	X	X	X	
102962	0	2015	4	1314403	Baptiste, Ron	Month	4	\$ 900.00	\$ 81.00	X	X	X	X	
102962	0	2015	4	1444072	Smith, Sandra	Month	4	\$ 700.00	\$ 63.00	X	X	X	X	
102962	0	2015	4	1663014	Thomas, Elroy	Month	4	\$ 750.00	\$ 67.50	X	X	X	X	
102962	0	2015	4	1621835	Doe, Jane	Weekly	4	\$ 400.00	\$ 36.00	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100
102962	0	2015	4	1550333	Antoine, Joy	Weekly	4	\$ 900.00	\$ 81.00	\$ 225	\$ 225	\$ 225	\$ 225	\$ 225



Explaining the Electronic Remittance Excel Spreadsheet

The excel file which provides the electronic contribution submission displays information in Columns “A” to Column “O”.

1. Column A - the Employer Registration Number without any dash.
2. Column B - the Employer Sub-Number.
3. Columns C and D - the year and month the employer is paying for.
4. Column E - the Employee Registration Number must be inserted without any dash.
5. Column F - the employee name, in the order last name, first name.
6. Column H - the number of weeks the employee worked.
For NIS purposes the number of contribution weeks in any given month is based on the number of Mondays in that month. For example, the month of March, 2015 has 5 weeks, which begins on the 2nd, 9th, 16th, 23rd, 30th. The “NIS week” begins on a Monday. If an employee works one (1) day in any given week he/she is deemed to have worked that week.

(See the Table of Weeks on page 13 for guidance)

7. Column I - the insurable earnings (salary) of each employee. Remember the ceiling on which NIS contribution is deducted is \$5,000 for monthly paid employees and \$1,160 for weekly paid employees.
8. Column J is 9% of Column I. However, for employees over the age of 60 or under the age of sixteen years, 1% is payable and not 9%.
9. Columns K to O - the specific weeks the employee worked. For example, for March, 2015
 - a. X under week 1 means the employee worked for the whole or part of the week March 2nd, 2015 to March 8th, 2015
 - b. X under week 2 means the employee worked for the whole or part of the week March 9th, 2015 to March 15th, 2015
 - c. X under week 3 means the employee worked for the whole or part of the week March 16th , 2015 to March 22nd, 2015



- d. X under week 4 means the employee worked for the whole or part of the week March 23rd, 2015 to March 29th, 2015
- e. X under week 5 means the employee worked for the whole or part of the week March 30th , 2015 to April 5th, 2015

If an employee DID NOT WORK for the weeks of March 16th, 2015 to March 29th, 2015 then there must be no X's under Week 3 and Week 4, but X's under Week 1, Week 2 and Week 5.

10. In ALL CASES the number of weeks under Column H MUST EQUAL to the number of X's under Column K to Column O

A number of employers have the practice (where NIS benefits are concerned) of paying the employee their full salary and recovering that amount from the NIS benefit cheque. Where this is done the employer has to adjust the weeks and insurable earnings.

For example, if an employee is earning \$3000 monthly and is sick for 2 weeks starting from March 2nd, 2015 to March 15th, 2015 and the Sickness benefit is \$900, the employer would have to do the following on the spreadsheet;

Under Column H the number of weeks should be 3 instead of 5. The insurable earnings in Column I should be \$2100 (\$3000 - \$900). And there must be no X's under Week 1 and Week 2, but X's under Week 3, Week 4 and Week 5.

11. Email the completed spreadsheet to: nisremit@nisgrenada.org

The letter following accompanies the contribution payment for remittances submitted electronically. However **employers and self-employed persons have the option of making contribution payments electronically through the following banks:**

- CIBC First Caribbean International Bank
- Scotia Bank
- Grenada Co-operative Bank
- Republic Bank



TO:	National Insurance Scheme P.O. Box 322 Melville Street St. George's	DATE:	
	Tel: 440-3309 / Fax: 440-6636		
FROM:	_____	EMPLOYER NO:	_____
ADDRESS:	_____		

Our contribution records for the period _____ have been/will be submitted by electronic means. Enclosed please find cheque in the amount of _____ representing payment for the period _____.			
I certify that the amounts shown represent the total contribution due and payable. _____			
Title _____			
Company Stamp:			
FOR OFFICIAL USE ONLY			
ITEM RECEIVED:	PAYMENT: <input type="checkbox"/>	DISKETTE <input type="checkbox"/>	EMAIL FILE <input type="checkbox"/>
RECEIVED: DATE:	_____	INIT	_____
QUALITY TEST: DATE:	_____	INIT	_____
ENTERED: DATE:	_____	INIT	_____
VERIFIED: DATE:	_____	INIT	_____

NOTIFICATION OF TERMINATION

When an employee leaves the employ of his/her employer, notification of this in writing should be promptly sent to the National Insurance Scheme's Office.

Benefit Claims

All benefits are processed based on the wages submitted by the employer. An employer should therefore facilitate their employees' benefit claims by:

- Submitting the contribution payments on time
- Ensuring that all employee registration numbers are quoted on the remittances
- Signing the appropriate benefit claim forms
- Providing any information that may be required to process the benefit



Insurable Earnings Ceiling

The maximum earnings on which contributions are payable are:
\$1,160.00 per week - \$5,000.00 per month

The maximum 4% deductions for any given period:
\$46.40 per week - \$200.00 per month

Table of Week Numbers 2015

WK NO.	WEEK BEGINNING	WK NO.	WEEK BEGINNING	WK NO.	WEEK BEGINNING	WK NO.	WEEK BEGINNING
1	05-01-15	5	02-02-15	9	02-03-15	14	06-04-15
2	12-01-15	6	09-02-15	10	09-03-15	15	13-04-15
3	19-01-15	7	16-02-15	11	16-03-15	16	20-04-15
4	26-01-15	8	23-02-15	12	23-03-15	17	27-04-15
				13	30-03-15		
18	04-05-15	22	01-06-15	27	06-07-15	31	03-08-15
19	11-05-15	23	08-06-15	28	13-07-15	32	10-08-15
20	18-05-15	24	15-06-15	29	20-07-15	33	17-08-15
21	25-05-15	25	22-06-15	30	27-07-15	34	24-08-15
		26	29-06-15			35	31-08-15
36	07-09-15	40	05-10-15	44	02-11-15	49	07-12-15
37	14-09-15	41	12-10-15	45	09-11-15	50	14-12-15
38	21-09-15	42	19-10-15	46	16-11-15	51	21-12-15
39	28-09-15	43	26-10-15	47	23-11-15	52	28-12-15
				48	30-11-15		

NOTE: The number of weeks for which contributions are paid must at all times be inserted on the remittance form. Bear in mind that a contribution week starts on a Monday.



Registered employees and self-employed persons are entitled to the following Benefits under the National Insurance Scheme:

SHORT-TERM BENEFITS

- **Sickness Benefit**
 - **Maternity Benefit**
 - **Funeral Grant**
-

EMPLOYMENT INJURY BENEFITS

- **Injury Benefit**
 - **Medical Expenses**
 - **Disablement Benefit**
 - **Constant Attendance Benefit**
 - **Death Benefit**
-

LONG-TERM BENEFITS

- **Invalidity Benefit**
- **Survivors' Benefit**
- **Age Benefit**



SICKNESS BENEFIT

This benefit is paid to an insured person who is temporarily unable to work due to illness, except in the case of an injury or disease sustained on the job.

How to claim Sickness Benefit?

A claim for Sickness Benefit must be made on a Sickness/Employment Injury form which can be obtained from the Doctor or the National Insurance Scheme. The medical certificate must be completed by a registered Medical Doctor.



When to claim Sickness Benefit?

A Sickness Benefit claim must be submitted to the NIS office within four days from the date the illness began.

To qualify for a Sickness Benefit the claimant must:

- Be between the ages of 16 and 60
- Be temporarily incapable of work because of illness (physical or mental)
- Be employed or self-employed at the time the illness began
- Be registered for at least 13 weeks and paid at least 8 weeks contributions two months prior or immediately prior to the start date of the sick leave
- Be losing insurable earnings from the employer

Sickness Benefit is only payable if the duration of the sick-leave is for four days or more. Payment will be made from the first day of the sick-leave provided it is not the last day worked.

What is the rate of Sickness Benefit?

The rate of Sickness Benefit is 65% of your average weekly insurable earnings.



What is the duration of Sickness Benefit?

Sickness Benefit is payable initially for up to a maximum period of 26 weeks. A further 26 weeks may be payable if the insured person has been engaged in employment for at least 150 contribution weeks and in the last three complete contribution years has 75 paid or credited contribution weeks.

Sundays are excluded when calculating a Sickness Benefit but all public holidays are included.

Disqualification

An insured person may be disqualified from receiving a Sickness Benefit if he/she:

- Is unable to work through his/her own misconduct
- Fails to comply with a notice in writing by the Director of the NIS requiring him/her to take a medical or other examination
- Behaves without good reason in a manner calculated to retard his or her recovery
- Undertakes work for which wages is or would ordinarily be payable
- Fails without good cause to answer any queries made by an officer of the Board designed to ascertain his/her continuing entitlement to benefit



MATERNITY BENEFIT

This benefit is payable to insured women while on maternity leave or to a husband whose wife cannot qualify on her own.

Maternity Benefit is divided into two categories:

- Maternity Allowance
- Maternity Grant

A woman is entitled to both the Allowance and Grant. However the husband can only qualify for the Grant.

Maternity Allowance

Maternity Allowance is paid at a rate of **65%** of the woman's average insurable earnings, for a period of **twelve (12)** weeks.

Maternity Grant

A Maternity Grant is a lump sum payment, paid after confinement. This benefit is paid to the woman or to the husband of a woman who does not qualify for a benefit.

Please note:

- The woman or her husband must have paid 50 contribution weeks at any time after being registered with the NIS.
- Being employed at the time is not a qualifying condition for this benefit.

How to claim Maternity Benefit?

A Maternity Benefit claim form, signed by a registered medical doctor stating the expected date of confinement or the actual date of delivery must be submitted to the NIS office. *Please note:*

- A midwife can also certify the claim form but only in confinement cases.
- An original birth certificate must be submitted for babies born outside of Grenada.
- A claim for a Maternity Grant is made on the same form as a Maternity Allowance.



To qualify for Maternity Allowance the claimant must:

- Be registered with the NIS for at least 30 contribution weeks
- Have paid at least 20 contribution weeks in the 30-week period immediately before the week of confinement
- Be employed or self-employed at the time
- Be between the ages of 16 and 60

An insured woman may be disqualified from receiving a Maternity Benefit if she:

- Works in any week for which wages are or would ordinarily be payable
- Fails without good cause to take care of her health or to answer reasonable queries made by the National Insurance Board designed to ascertain her continuing entitlement to the benefit
- Fails without good cause to comply with a notice in writing by the Director to undergo medical or other examination
- Does not submit her claim form within the time limit specified, without a valid reason

A Maternity Benefit claim must be submitted to the NIS office up to 6 weeks before expected confinement or within 3 weeks after the birth of the baby.



EMPLOYMENT INJURY BENEFIT

This benefit is paid to insured persons (including the self-employed) who are incapable of work due to a work-related injury or disease. Benefits included under Employment Injury are:

- Injury
- Medical Expenses
- Disablement
- Constant Attendance
- Funeral
- Death

It is mandatory for all employers to contribute 1% of insurable earnings on behalf of all employees (regardless of age) for Employment Injury coverage. Self-employed persons age 60 and over are required to contribute only 1%.

How to claim Employment Injury Benefit?

- Report the accident/disease to your employer or supervisor immediately
- Employers are required to investigate the circumstances of an alleged accident/disease and submit a written report to the Board as soon as possible
- Visit your doctor immediately, or go to the hospital. Ask the doctor to certify your injury on the Employment Injury claim form
- Complete the claim form and submit to the NIS office as soon as possible
- Submit all bills for expenses incurred (must be original)



INJURY BENEFIT

This benefit is paid to insured persons during any period where they are unable to work as a result of an injury or disease sustained on the job. It is paid at a rate of 70% of average weekly insurable earnings, up to a maximum period of 52 weeks from the date of incapacity. After that period a medical doctor must re-assess the disability to determine eligibility for the Disablement Benefit.

MEDICAL EXPENSES

An insured person is entitled to a 100% refund of expenses reasonably incurred in the treatment of an employment injury or disease.

What payments are made?

- Medical, surgical, dental and hospital treatment, skilled nursing services and the supply of medicines
- Supplies, fitting, maintenance, repair and renewal of artificial limbs, dentures, spectacles and other apparatus and appliances
- The cost of traveling for the purpose of obtaining any of the above
- Fees for airfares, costs of hospitalization and operations undertaken abroad will be paid only if prior approval was received from the National Insurance Board. If this is not done, the claim will be restricted to E.C \$1000

How to claim Medical Expenses?

- All original receipts for medication, doctor's fees, traveling, hospitalization etc., must be submitted with your claim form
- Details of the nature of treatment which was received must be indicated on the form



Direct payment for Medical Expenses by the Board

The National Insurance Board (NIB) may pay directly to a Medical Practitioner or Institution instead of refunding the insured person.

DISABLEMENT BENEFIT

This benefit is paid to a person who suffers, (as a result of an employment injury or disease) from a loss of physical or mental faculty which amounts to at least 1%.

What is the duration of the benefit?

The benefit may be paid as a Pension or a Grant, depending on the Doctor's assessment of the degree of disablement. Thirty percent (30%) or more is equivalent to a Pension and less than 30% is equivalent to a Grant.



CONSTANT ATTENDANCE

This is a benefit that is paid in the instances where the degree of disablement is 100% and the Director is satisfied that as a result of the relevant loss of faculty the beneficiary requires the constant attendance of another person.

What is the rate of the benefit?

The rate of the Disablement Pension payable shall increase by 50%. No such increase shall be payable in respect of a period for which the beneficiary is receiving medical treatment as an in-patient in a hospital or in a similar institution.



FUNERAL GRANT

A Funeral Grant is a one-time payment intended to assist with the funeral expenses of:

- An insured person
- The spouse of an insured person
- A dependent child of an insured person under the age of 16 (includes step and adopted children)

The Funeral Grant is paid to the individual who is responsible for or is liable to meet the cost of the funeral of the deceased person.

When to claim Funeral Grant?

A Funeral Grant claim form must be completed and submitted to the National Insurance Scheme no later than **six months** after the death of the insured person.

Late claims may be disqualified unless exceptional circumstances prevented the claim from being submitted on time.

The Funeral Grant claim form must be submitted along with the following:

- An original bill/receipt from the funeral agency
- Death certificate of the deceased (as proof of death)
- Birth certificate (in the case of death of a child of the insured)
- Marriage certificate (where the spouse of the insured is the deceased)

Qualifying for a Funeral Grant

The Funeral Grant is paid if at the time of death the insured person was:

- Receiving a Sickness, Employment Injury or Maternity Benefit or;
- Would have been entitled to receive a Sickness or Maternity Benefit but for the fact of death or;
- Had received or qualified for an Age, Invalidity or Disablement Benefit

In the event that an insured person dies from a job-related injury or accident, a Funeral Grant is also paid on their behalf.



INVALIDITY BENEFIT

This benefit is paid to a person who has exhausted his or her entitlement to Sickness Benefit or where having been examined by a doctor, has been diagnosed as being permanently incapable of work. The benefit may be paid as a Pension or a Grant, depending on the number of contribution weeks paid into the National Insurance Scheme.

How do I qualify to receive Invalidity Benefit?

Invalidity Benefit is paid to an insured person who:

- Is under the age of 60
- Has become permanently incapable of work because of some physical or mental illness and is medically certified as being likely to remain incapacitated
- Is not in receipt of a Sickness Benefit or has exhausted all entitlement to Sickness Benefit

Invalidity Pension

To qualify for a Pension, an insured person must have at least 150 paid contribution weeks and be under the age of 60. This is a monthly payment as long as the invalidity last.

Invalidity Grant

To qualify for a Grant, an insured person must have at least 50 paid contribution weeks and be under the age of 60.

Invalidity Grant is a lump sum payment and is paid at 5 times the average weekly insurable earnings for every 50 contributions.

How do I claim Invalidity Benefit?

If a medical doctor assesses that you are medically unfit for work and is likely to remain incapacitated permanently you are required to complete the Invalidity Benefit claim form. The claim form must be signed by a registered Medical Doctor and then submitted to the National Insurance Scheme.



A claim for Invalidity Benefit must be submitted within three months from the date on which the person became eligible to receive the benefit.

What is the benefit rate?

Invalidity Pension is paid at an annual rate of:

- 30% of a person's average annual insurable earnings during the best four years, (if pension commences in 2007) or the best five years (if pension commences in 2008 and thereafter) of the entire period of the person's working life
- It is supplemented by 1% of the average annual insurable earnings for each unit of 50 contributions in excess of the first 500 contributions
- Subject to a minimum pension of \$46.40 per week
- The maximum amount which can be awarded as an Invalidity Pension is 60% of a person's average annual insurable earnings

Benefit disqualifications

An insured person who is entitled to receive Invalidity Benefit may be disqualified from receiving such benefit if the claimant:

- Becomes unable to work through his or her own misconduct
- Fails without good cause to comply with any notice by the Director to attend or submit one's self for medical or other examination
- Fails without good cause to attend a course of rehabilitation training following a written notice by the Director
- Fails without good cause to observe the following rules of behaviour:
 - To refrain from behaviour calculated to retard his or her recovery or to answer reasonable questions by an officer of the Board
 - Not to absent one's self from one's place of residence without leaving word where you may be found
- To engage in work for which wages would normally be paid



SURVIVORS' BENEFIT

Survivors' Benefit is paid to the widow or widower, children and a dependent parent of an insured person in the event he or she dies. Payment can be either in the form of a pension or a grant. A pension is a monthly payment whereas a grant is a lump sum payment.

*Where death occurs as a result of a job-related injury or disease, a **DEATH BENEFIT** is payable.*



How do I claim Survivors' Pension/Death Benefit?

- Complete the Survivors'/Death Benefit claim form and submit it to the NIS Office.
- The claim form must be accompanied by the birth certificates of the spouse and children of the deceased. In cases of adoption all the legal documents must accompany the claim.
- Where there is a change of name please ensure that all supporting documents are presented. These include marriage certificate, birth certificate, affidavit, deed poll and any other supporting legal documents.

Who is entitled to a Survivors' Pension/Death Benefit?

- This benefit is paid to a surviving spouse, children and dependent parent of an insured person who has died
- Children are paid until the **age of sixteen (16) and up to twenty-one (21)** if they are still at school
- Any other person who was wholly or mainly financially dependent upon the deceased for the provisions of the ordinary necessities of life shall be entitled to **Death Benefit**.



What is the benefit rate?

Of the maximum pension available for payment to survivors', the rate payable is as follows:

- Spouse - three fourths (3/4)
- Children- one-fourth (1/4)
- In the case of an orphan or an invalid child - one half (1/2)
- Parent- one-fourth (1/4)

Any other dependent person- (1/4) [where the claimant was wholly maintained by the deceased the amount shall be one-half (1/2)].

Duration of pension

A Survivors' Pension can be paid to a widow or widower for either one year or for life. To receive a Survivors' Benefit for life, the widow or widower must be age fifty (50) or over and has been married to the deceased spouse for three (3) years or more. However, if the widow or widower was under the age of fifty the pension payable would be for one (1) year.

In circumstances where the widow or widower was an invalid at the time of the death of the insured person, then the pension would be payable as long as the invalidity continues.

N.B. There are no age restrictions for a widow or widower where a Death Benefit is payable.

Survivors' Grant

To qualify for a Grant, the deceased insured person must have paid **at least 50** contributions weeks into the National Insurance Scheme.

Survivors' Grant is paid at 5 times the average weekly insurable earnings for every 50 contribution weeks. This is a Lump Sum payment. Please Note:

- In addition to his or her age or Invalidity pension a widow or widower can also receive fifty percent (50%) of the Survivors' Benefit
- Spouse includes persons in common-law relationships. Children include illegitimate, adopted and step-children
- The dependent parent would receive the benefit only if the maximum amount payable to the children and spouse is not exhausted
- Survivors' Benefit ceases on remarriage or cohabitation



AGE BENEFIT

An Age Benefit is a payment made to an insured person who has attained the age of sixty years. Payment can be either in the form of a pension or a grant. A pension is a monthly payment whereas a grant is a lump sum payment.

How do I claim Age Benefit?

- Complete the Age Benefit claim form before or upon attaining your 60th birthday and submit it to the NIS Office
- The claim form must be accompanied by your birth and marriage certificates
- If the name you used during employment is not the same as that on your birth certificate then an affidavit or any other supporting legal document must accompany the claim

Age Pension

This benefit is paid to an insured person who has attained the age of sixty years and has at least five hundred (500) contribution weeks. This is equivalent to approximately 10 years of contributions.

What is the pension rate?

Age Pension is paid at an annual rate of:

- 30% of a person's average annual insurable earnings during the best four years, (if pension commences in 2007) or the best five years (if pension commences in 2008 and thereafter) of the entire period of the person's working life
- It is supplemented by 1% of the average annual insurable earnings for each unit of 50 contributions in excess of the first 500 contribution weeks



- If the month carries five (5) Mondays, the weekly rate is multiplied by five (5) and if the month carried four (4) Mondays, the weekly rate is multiplied by four (4)
- The maximum amount which can be awarded as an Age Pension is 60% of a person's average annual insurable earnings

Age Grant

To qualify for a Grant, an insured person must have **at least 50** contribution weeks and be over the age of 60.

Age Grant is paid at 5 times the average weekly insurable earnings for every 50 contributions. This is a Lump Sum payment.

Please Note

In the event that a person retires before attaining his or her 60th birthday he or she can make Voluntary Contributions. If however, he or she is self-employed then contributions have to be paid in this regard.



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