

Trinidad and Tobago

Exchange rate: US\$1.00 = 6.35 Trinidad and Tobago dollars (TT\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1939 (social assistance); and 1971 (social insurance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons, including agricultural and household workers, apprentices, and public-sector employees.

Voluntary coverage for the old-age pension, survivor pension, and funeral grant for persons younger than age 60 who cease to work in covered employment.

Exclusions: Self-employed persons, persons who earn less than TT\$120 a week or TT\$520 a month, and persons employed by international organizations who are granted exemptions.

Social assistance: Needy persons with little or no means of support.

Source of Funds

Social Insurance

Insured person: 3.2% of covered weekly or monthly earnings (January 2010) or one third of the overall contribution rate, according to 16 wage classes. The voluntarily insured contribute 10.8% of covered earnings (January 2010).

The minimum weekly earnings used to calculate contributions are TT\$120.

The maximum weekly earnings used to calculate contributions are TT\$1,915.

Self-employed person: Not applicable.

Employer: 6.4% of covered weekly or monthly payroll (January 2010) or two thirds of the overall contribution rate, according to 16 wage classes.

Government: None; contributes as an employer.

The overall contribution rate is 10.8% (rising to 11.4% in January 2012) of covered weekly or monthly earnings or payroll, according to 16 wage classes.

The overall contribution rate is the combined employee and employer contributions rates for old age, disability and sur-

vivors benefits; sickness and maternity benefits; and work injury benefits.

Social Assistance

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 with at least 750 weeks of contributions paid or credited.

Retirement is not necessary if aged 65 or older.

Old-age settlement (social insurance): Age 60 and does not meet the qualifying conditions for an old-age pension.

Retirement is not necessary if aged 65 or older.

Old-age benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

Means-tested old-age pension (social assistance):

Aged 65 or older with at least 20 years of residence in Trinidad and Tobago and monthly income not exceeding TT\$2,800.

The social assistance pension is not payable abroad.

Disability pension (social insurance): Younger than age 60, assessed with an incapacity to work, and has at least 150 weeks of contributions, including 50 weeks in the three years immediately before the disability began; 250 weeks in the seven years immediately before the disability began; or 750 weeks of contributions immediately before the disability began.

Disability benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

Means-tested disability pension (social assistance):

The insured must have a medically certified permanent disability with monthly income not exceeding TT\$1,000.

The social assistance disability pension is not payable abroad.

Survivor pension (social insurance): The deceased had at least 50 weeks of contributions or was a pensioner.

Eligible survivors are a widow(er), unmarried children up to age 19, and dependent parents.

The pension ceases on remarriage.

Survivor benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

Funeral grant (social insurance): The deceased had at least 25 weeks of contributions.

Old-Age Benefits

Old-age pension (social insurance): 30% to 48% of the insured's average weekly earnings is paid according to 16 wage classes, plus 0.56% to 0.71% of average weekly earnings for each 25-week period of contributions exceeding 750 weeks.

Average weekly earnings are based on career average earnings, according to 16 wage classes.

The minimum old-age pension is TT\$2,000 a month.

Old-age settlement (social insurance): A lump sum of three times the total insured person and employer contributions is paid.

The minimum old-age settlement is TT\$2,000.

Means-tested old-age pension (social assistance): Up to TT\$3,000 a month is paid, depending on income.

Permanent Disability Benefits

Disability pension (social insurance): 30% to 48% of the insured's average weekly earnings is paid according to 16 wage classes, plus 0.56% to 0.71% of average weekly earnings for each 25-week period of contributions exceeding 750 weeks.

Average weekly earnings are based on career average earnings, according to 16 wage classes.

There is no minimum disability pension.

The disability pension is replaced by the old-age pension at age 60.

Means-tested disability pension (social assistance): TT\$1,300 a month is paid.

Survivor Benefits

Survivor pension (social insurance): 60% of the disability pension the deceased received or was eligible to receive is paid to a widow(er).

The minimum widow(er) pension is TT\$400 a month.

Remarriage settlement: A lump sum of 52 weeks of benefit is paid.

Orphan's pension (social insurance): 30% of the disability pension the deceased received or was eligible to receive is paid to each orphan until age 16 (age 19 if a full-time student); 60% for a full orphan.

The minimum orphan's pension is TT\$400 a month; TT\$800 for a full orphan.

Dependent parent's pension (social insurance): 30% of the deceased's pension is paid to one dependent parent or is split equally between two dependent parents.

The minimum dependent parent's pension is TT\$200 a month.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant (social insurance): TT\$5,000 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Finance (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

National Insurance Board (<http://www.nibtt.co.tt>), a tripartite body comprising government, labor, and employer representatives, administers the social insurance program.

Ministry of the People and Social Development, Social Welfare Division, provides general supervision of the social assistance program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1939 (social assistance); and 1971 (social insurance).

Type of program: Social insurance and social assistance system.

Coverage

Employed persons, including agricultural and household workers, apprentices, and public-sector employees.

Exclusions: Self-employed persons, persons who earn less than TT\$120 a week or TT\$520 a month, and persons employed by international organizations who are granted exemptions.

Source of Funds

Insured person: 0.22% of covered weekly or monthly earnings (January 2010) or one third of the overall contribution rate, according to 16 wage classes.

The overall contribution rate is the combined employee and employer contributions rates for old age, disability and survivors benefits; sickness and maternity benefits; and work injury benefits.

The minimum weekly earnings used to calculate contributions are TT\$120.

The maximum weekly earnings used to calculate contributions are TT\$1,915.

Self-employed person: Not applicable.

Employer: 0.44% of covered weekly or monthly earnings (January 2010) or two thirds of the overall contribution rate, according to 16 wage classes.

The overall contribution rate is the combined employee and employer contributions rates for old age, disability and survivors benefits; sickness and maternity benefits; and work injury benefits.

The minimum weekly earnings used to calculate contributions are TT\$120.

The maximum weekly earnings used to calculate contributions are TT\$1,915.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 10 weeks of contributions in the 13 weeks before the incapacity began.

Cash maternity benefits: The insured must have at least 10 weeks of contributions in the 13 weeks before the last six weeks prior to the expected date of childbirth; or be receiving sickness benefits in the 13 weeks before the last six weeks prior to the expected date of childbirth.

Maternity grant: Paid if the pregnancy lasts at least 26 weeks. Also paid for each birth in the case of multiple births. May be paid based on the father's contributions if the mother's are insufficient.

Sickness and Maternity Benefits

Sickness benefit: 60% of average weekly earnings before the incapacity began, according to 16 wage classes, is paid after a three-day waiting period for up to 52 weeks.

Average earnings are based on earnings in the 10 best weeks of contributions in the 13 weeks before the incapacity began.

Maternity benefit: 60% of average weekly earnings in the 13 weeks before the last six weeks prior to the expected date of childbirth, according to 16 wage classes, is paid for up to 13 weeks.

Average earnings are based on earnings in the 10 best weeks of contributions in the 13 weeks before the expected date of childbirth.

Maternity grant: A lump sum of TT\$2,500 is paid.

Workers' Medical Benefits

No statutory social insurance benefits are provided for nonwork-related medical conditions.

Means-tested social assistance medical benefits are provided to persons receiving care in public hospitals and health centers.

Dependents' Medical Benefits

No statutory benefits are provided.

Means-tested social assistance medical benefits are provided to persons receiving care in public hospitals and health centers.

Administrative Organization

Ministry of Finance (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

National Insurance Board (<http://www.nibtt.co.tt>), a tripartite body comprising government, labor, and employer representatives, administers the social insurance program.

Ministry of the People and Social Development, Social Welfare Division, provides general supervision of the social assistance program.

Work Injury

Regulatory Framework

First and current laws: 1960 (workmen's compensation); and 1976 (social insurance).

Type of program: Social insurance system and employer liability system.

Note: Employers are required to provide compensation to all employed persons for work injuries through the direct provision of lump sum benefits or the purchase of insurance premiums. If the work injury results in the death of the insured, benefits are paid to dependents that were wholly dependent on the insured.

Coverage

Social Insurance

Employed persons, including agricultural and household workers, apprentices, and public-sector employees.

Exclusions: Self-employed persons, persons who earn less than TT\$120 a week or TT\$520 a month, and persons employed by international organizations who are granted exemptions.

Source of Funds

Social insurance

Insured person: 0.185% of covered weekly or monthly earnings (January 2010) or one third of the overall contribution rate, according to 16 wage classes.

The overall contribution rate is the combined employee and employer contributions rates for old age, disability and survivors benefits; sickness and maternity benefits; and work injury benefits.

The minimum weekly earnings used to calculate contributions are TT\$120.

The maximum weekly earnings used to calculate contributions are TT\$1,915.

Self-employed person: Not applicable.

Employer: 0.370% of covered weekly or monthly payroll (January 2010) or two thirds of the overall contribution rate, according to 16 wage classes.

The overall contribution rate is the combined employee and employer contributions rates for old age, disability and survivors benefits; sickness and maternity benefits; and work injury benefits.

The minimum weekly earnings used to calculate contributions are TT\$120.

The maximum weekly earnings used to calculate contributions are TT\$1,915.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The insured person must not be working due to an incapacity for work as a result of a work injury or disease.

Temporary Disability Benefits

66.6% of average weekly earnings, according to 16 wage classes, is paid for up to 52 weeks. There is no waiting period.

Average weekly earnings are based on career average earnings, according to 16 wage classes.

Benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

Permanent Disability Benefits

Social Insurance

Permanent disability pension: If the insured has an assessed degree of disability of at least 20%, the pension is a percentage of the temporary disability benefit, according to the assessed degree of disability.

The benefit is paid after the temporary disability benefit ceases.

The insured's doctor assesses the degree of disability.

Partial disability benefit: If the insured has an assessed degree of disability of more than 3% but less than 20%, the benefit is a percentage of average weekly earnings, according to half the assessed degree of disability multiplied by the period of disability (up to 365 weeks).

The benefit is paid after the temporary disability benefit ceases.

Average weekly earnings are based on career average earnings, according to 16 wage classes.

Benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

Workers' Medical Benefits

Benefits include medical expenses, including doctor and specialist fees, hospital expenses, medicine, operations, physiotherapy, appliances, and transportation costs.

Medical costs are reimbursed, up to TT\$22,500 per injury.

The cost of magnetic resonance imaging is covered up to TT\$2,000 per examination per body part.

Survivor Benefits

Social insurance

Survivor pension: 40% of the contribution paid by the deceased or the work injury benefit received by the deceased in the week before death is paid to a widow(er).

The widow(er)'s pension is TT\$277.33 a month to TT\$3,319.33 a month, according to 16 wage classes.

Remarriage settlement: The pension ceases on remarriage, and a lump sum of 52 weeks of benefit is paid.

Orphan's pension: 20% of the contribution paid by the deceased or the work injury benefit received by the deceased in the week before death is paid to each unmarried orphan up to age 19.

The minimum orphan's pension is TT\$400 a month; TT\$640 for a full orphan.

Dependent parent's pension: 20% of the contribution paid by the deceased or the work injury benefit received by the deceased in the week before death is paid to a dependent parent.

The minimum dependent parent's pension is TT\$200 a month per parent.

Survivor benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

Funeral grant: A lump sum of TT\$5,000 is paid.

Administrative Organization

Ministry of Finance (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

National Insurance Board (<http://www.nibtt.co.tt>), a tripartite body comprising government, labor, and employer representatives, administers the social insurance program.

Judiciary of the Republic of Trinidad and Tobago (<http://www.ttlawcourts.org>) adjudicates work injury claims under the employment liability system.

Family Allowances

Regulatory Framework

First and current law: 1939 (social assistance).

Type of program: Social assistance system.

Coverage

Individuals and families assessed as needy.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (means-tested): Paid to needy individuals and families with little or no means of support.

Public assistance: Paid to families where the adult is unable to earn an income due to ill health, or for children if the father (or both parents) is deceased, incarcerated, disabled, or whose whereabouts is unknown.

Burial assistance: Paid to families to help pay for the cost of a burial.

Clothing grant: Paid to help purchase clothing, including school uniforms and shoes for children. The grant is paid for up to four persons per household.

Dietary grant: Paid to help purchase prescribed foodstuffs for persons diagnosed with certain ailments, such as diabetes or heart disease.

Disability assistance: Paid to persons aged 18 to 65 with a disability certified by a doctor. The person must have resided in Trinidad and Tobago for the last three years and have annual income less than TT\$12,000.

Education grant: Paid to families to help meet the cost of school fees, school transportation, and other essentials. The grant is paid for up to four children per household, based on family circumstances.

Free bus pass: Provided to social assistance beneficiaries and citizens older than age 65.

House rent assistance: Paid to persons unable to pay housing rental payments.

Medical equipment grant: Paid to help purchase necessary medical aids, such as wheelchairs, eyeglasses, and hearing aids.

Home help grant: Paid to help finance short-term care at home.

School textbook grant: Paid to help purchase necessary textbooks and writing material for school. The grant is paid for up to four children per household.

Special child grant: Paid to parents of children up to age 18 with a mental or physical disability. The grant is paid for up to four children per household.

Family Allowance Benefits

Family allowances (means-tested):

Public assistance: Up to TT\$1,450 is paid.

Burial assistance: A lump sum of TT\$7,000 is paid.

Clothing grant: Up to TT\$500 per person is paid for up to four persons per household.

Dietary grant: Up to TT\$600 a month is paid.

Disability assistance: TT\$1,300 a month is paid.

Education grant: Up to TT\$500 a month per child is paid for up to four children per household.

Free bus pass: Free travel on public transport for eligible persons.

House rent assistance: Up to TT\$2,500 is paid directly to the beneficiary's landlord in a three-month period.

Medical equipment grant: Up to TT\$7,500 is paid. The purchase of any particular item may only be approved once in each two-year period.

Home help grant: TT\$1,800 a month is paid to the caregiver for up to three months.

School textbook grant: A one-time sum of TT\$500 per child is paid for up to four children per household.

Special child grant: TT\$800 a month is paid to parents for up to four children per household.

Administrative Organization

Ministry of the People and Social Development, Social Welfare Division, provides general supervision of the social assistance program.