



*"Striving for Social Justice"*

## Maternity Benefits

### Other Important Matters

You should submit your claim for Maternity Benefit within three weeks after confinement.

Whenever you are submitting supporting documents with any claim, please be sure to submit original documents.

Your Maternity Benefits will be paid by weekly cheques. If you so desire, you also have the option of having your benefit paid directly to the bank account of your choice through our Direct Banking Service.

# Maternity Benefits



St. Christopher and Nevis  
Social Security Board

Prepared by the Social Security Office

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# Maternity Benefits

## What Are Maternity Benefits?

Maternity Benefits consist of a weekly Maternity Allowance and a lump sum Maternity Grant.

Maternity Allowance is paid only when the woman has contributed for the required period to the Social Security Board.

Maternity Grant is to help meet some expenses when having a baby and is paid based on the contributions of an insured woman or on the contributions of the insured husband of a woman. (*common-law situations do not apply*)

## When and How You Can Claim a Benefit

As a woman, as soon as you discover that you are pregnant, you should seek the advice of a Medical Practitioner to enable you to determine when you may expect to take maternity leave. Inform your employer in sufficient time about your expected leave.

A claim for Maternity Benefit must be accompanied by:

- *In the case of a claim made before the date of confinement:* by a certificate issued by a Registered Medical Practitioner, stating the expected date of confinement (Claim form for Maternity Benefit Allowance (MB1,MC3 & Grant (MC3A or MC3B & MB2)
- *In the case of a claim made after the date of*

*confinement:* by a certificate issued by a Registered Medical Practitioner or Midwife as to the actual date of confinement.

When making a claim for a Maternity Grant, you should apply within three weeks after your baby is born. If you delay unduly, without giving adequate reasons for such delay, you may lose your benefit.

When Claiming for Maternity Grant based on your husbands' contribution, an original copy of your marriage certificate should be submitted with your claim form.

It is important that you state your own or your husbands Social Security Number on any form of correspondence connected with any Maternity Benefit that is being claimed. If you do not know these numbers, do not allow this to delay your claim for Benefit. Contact your nearest Social Security Office for assistance.

## Qualifying Conditions

The following conditions must be satisfied when you claim for Maternity Benefit:

- You must be an actively insured person and between the ages of 16 and 62 years
- You must be in insurable employment prior to your claim for Maternity Allowance
- You must be insured for at least 39 contribution weeks
- You must have had paid at least 20

contributions out of the 39 contribution weeks immediately before the date on which payment is due

If you satisfy the contribution conditions for Maternity Allowance you will automatically qualify for the Maternity Grant. If you do not qualify for the *Allowance*, and your husband meets the qualifying conditions, you may be entitled to claim the *Grant only* based on his contributions.

## Rates of Benefit

The Maternity Allowance is calculated at 65% of your average weekly wages (subject to the maximum insurable earnings) .

Maternity Allowance is paid only if you are not at work during the period you are entitled to the benefit.

Currently, the Maternity Grant is a lump sum payment of \$450 for each child born at one confinement.

## Duration of Maternity Allowance

A *maternity allowance* is paid for a maximum of 13 weeks. You are entitled to claim from as early as 6 weeks before the expected date of confinement. However, you can opt to begin your leave period from as late as the date of confinement.

In any case you will be entitled to the benefit for the duration of 13 weeks once you do not work during that period.

