

Fast Facts

- Social Security is a type of insurance that insures income.
- All working persons must register with Social Security.
- Persons must present valid documents such as a passport or birth certificate in order to register with Social Security.
- Each insured person has his or her personal Social Security Number and Registration Card.
- For each employed person between 16 and 62 years, a contribution rate of 5% is deductible. His or her employer pays an additional 6%.
- No Social Security contribution is deductible from the wages of persons under the ages of 16 and over 62
- Social Security provides benefits such as:
 - Sickness
 - Maternity
 - Invalidity
 - Age
 - Survivors'
 - Employment Injury



“Striving for Social Justice”

Things Students Should Know



St. Christopher and Nevis
Social Security Board

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Things Students Should Know About Social Security

What Is Social Security?

The St. Christopher and Nevis Social Security Board was established in 1978 replacing the National Provident Fund.

Social Security is basically a form of insurance very much like any other insurance, except that this insures **INCOME**. Where someone provides for his or her needs by earning an income from work, Social Security compensates the worker when some type of contingency causes the worker to be unable to work, or when the worker becomes eligible to retire.

How Do I Become An Insured Person?

Upon securing employment, i.e. as soon as you have received confirmation from your employer as to your role within the organization and the actual start date of your employment, you are obliged to register with the Social Security Board.

To ensure proper registration, you must present valid documents such as a **passport** or **birth certificate** to prove your identity as these documents bear your name, date of birth, nationality and other pertinent information.

In doing so you are issued with your personal **Social Security Number** and **Registration Card**. Your Registration Card will outline your name, social security number, date of birth, issue and expiry dates and a photograph of yourself.

N.B. Each insured person should have only one number and one card.

What is My Contribution Rate?

The Social Security Board depends on the contributions of employers, employees and self-employed persons in order to be able to provide the various benefits paid by the fund.

To ensure that the fund is able to provide such benefits, employers are entitled to make certain deductions from the wages of their employees. The employer is also required to pay contributions on behalf of his or her employees. Self-employed persons have the responsibility for paying their own contributions but are allowed to select their rate of contribution based on a given scale.

For employees between the ages of 16 and 62, five per cent (5%) is deductible from their wages. An additional five per cent (5%) from the employer's resources is paid along with one per cent (1%) for employment injury coverage. Thus a total of eleven per cent (11%) is made for an employee between the ages of 16 and 62, while only 1% is payable for persons under 16 and over 62.

What are the benefits?

As already noted, the main objective of the Social Security Board is to provide relief from loss of income for insured persons and their dependents when certain challenges

such as sickness, invalidity or death arise.

These Benefits include:

- **Sickness Benefit**– this type of benefit is payable to insured persons who cannot work because of illness.
- **Maternity Benefit**– this benefit is payable to an insured woman who is pregnant or has given birth.
- **Invalidity Benefit**- this benefit is payable to insured persons who have been medically declared invalid and is under the age of 62.
- **Age Benefit**– this is payable to an insured person who has attained the age of 62 and has been credited at least 500 contributions. He or she becomes entitled to a monthly age pension for the duration of his or her life.
- **Survivors' Benefit**– this type of benefit is payable to a widow, widower, child or dependant parent of a deceased insured person
- **Employment Injury Benefit**– this benefit is payable to an employee who is incapable of work due to an injury or disease acquired or related to the circumstances of employment.