

How to Claim

All claims for invalidity Benefit must be accompanied by:

- A medical certificate completed by a registered medical practitioner or Social Security's Medical Board as the Director may require (*This certificate is part of the application form for the benefit*)
- Social Security I.D. card, or birth certificate, or passport
- A statement containing any additional information which the Social Security Board may require

How are benefit payments made?

Payments are made :

- By cheque in the mail
- Direct Deposit to bank account

Remember

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

Invalidity Benefits



"Striving for Social Justice"

Invalidity Benefits



St. Christopher and Nevis Social Security Board

Prepared by the Social Security Office

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*St. Christopher and Nevis Social
Security Board*

What is Invalidity?

For Social Security, the term invalidity refers to a state of illness in which a person is rendered unable to work as result of a specific disease or disablement. It could be either physical or mental. The condition must have lasted for more than 26 weeks and must be likely to remain permanent.

Who Qualifies for Invalidity Benefit?

You may qualify for Invalidity Benefit if you:

- are incapable of working as a result of a specific disease or medical condition that has existed for at least twenty-six weeks and is likely to be permanent (*except for cases related to employment injury*)
- have at least 150 paid contributions into the Social Security Fund
- are between the age of 16 and 62 years

When should you claim?

You should submit your claim for Invalidity Benefit within 3 months after the end of the twenty-six week period during which ill health has kept you from working.

Rate of Benefit

A pension ranging between 16% and 60% of your average annual wages or your maximum insurable earnings will be paid for as long as your incapacity lasts. The minimum pension payable is \$400 per month.

Circumstances affecting Invalidity Benefit

You may be disqualified from receiving Invalidity Benefit for such period as the Director may decide:

- If you became incapable of work through your own misconduct
- If you fail without good cause to comply with any notice in writing by the Director requiring you to attend or submit to a medical or other examination

- If you fail without good cause to refrain from behaviour calculated to retard your recovery or to answer any reasonable enquiries by an officer of the Board directed to finding out whether you are doing so
- If you absent yourself from your place of residence without leaving word where you may be found
- If you engage in work for which wages are, or would ordinarily be, payable during the period when you are receiving Invalidity Benefit.

Special Note

Social Security's Medical Board is entitled to review your case every three years. It may choose to review your case within a shorter period if considered necessary, depending on the circumstances of your case.