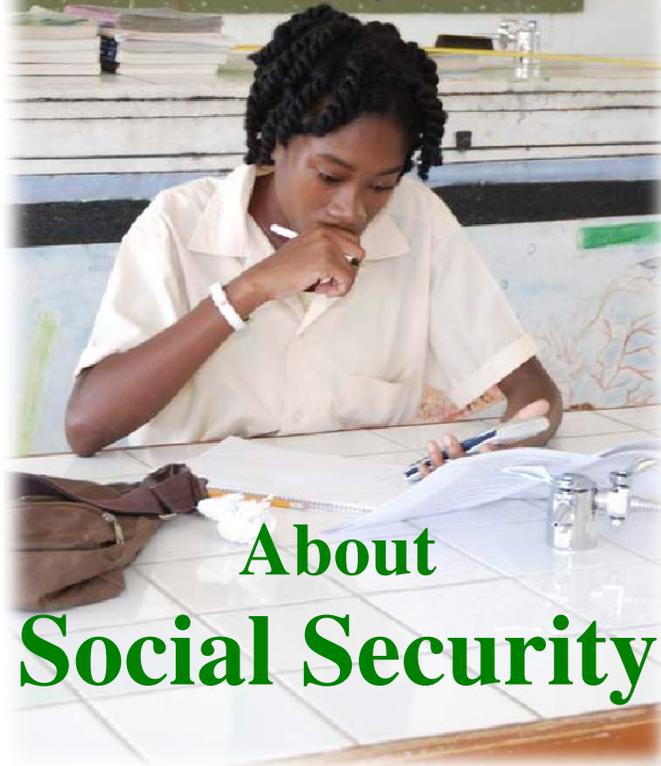




"Striving for Social Justice"

The St. Christopher and Nevis Social Security Board

*Things You
Should Know*



**About
Social Security**

Social Security Act, 1977

ST. CHRISTOPHER AND NEVIS

No. 13 of 1977

An Act to repeal the National Provident Fund Act and to establish a system of social security providing pecuniary payments by way of various benefits to insured persons and social assistance by way of non-contributory old age pensions to insured and other persons not qualifying for benefit and for connected purposes.

IMPORTANT ADVICE

This booklet gives general guidance on the St. Kitts and Nevis Social Security Fund. It must not be treated as a complete and authoritative statement of law on any particular case.

More detailed information on the benefits provided by Social Security are provided in separate booklets.

Additional advice about the detailed workings of the Fund may be obtained at the offices of the Social Security Board.

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INTRODUCTION

“**St. Kitts and Nevis Social Security Fund- Things We Should Know**” Booklet, is published to meet the need for current information to all persons concerned.

Insured persons and others should find it a useful guide on matters pertaining to the benefits available from Social Security, as well as contributions necessary to support such benefits. Insight is also given into such topics as the management of the Fund and provisions for review or determination of questions by way of appeal.

The meaningful effect of the Fund may be better appreciated if we first look back to the time when ordinary workers were unprotected from the harsh reality of loss of income due to incapacities of one kind or another, or at retirement.

Prior to 1968, which was the year of the establishment of the **NATIONAL PROVIDENT FUND (NPF)**, ordinary workers, particularly workers in the sugar industry and domestic helpers, suffered extreme financial hardships when they were no longer able to work. Meanwhile, persons employed in the civil service and some private sector businesses enjoyed the benefits of pension schemes provided by their employers.

The Sugar Industry at that time employed the largest group of workers. It was mainly for their protection that the **SUGAR WORKERS PENSION FUND (SWPF)** was established in 1958. Ten years later the existing assets of the SWPF were transferred to “become the property of the **NPF** to be used for the purpose of providing benefits for those workers only who are or have been engaged in the Sugar Industry in the State.”

The NPF was enacted on 20 May 1968 and commenced operations on 10 June 1968. This program provided a lump sum payment to its members at age 60, or earlier in the event of invalidity, or to survivors on the death of a member.

It was soon realized that the benefits provided by the NPF were very limited and inadequate. In consequence in 1977, investigations were carried out with assistance from the **International Labour Organization (ILO)** who recommended that the NPF be replaced by a comprehensive **SOCIAL SECURITY** program to provide protection for employed and self-employed persons.

The **NPF Act 1968** was repealed and replaced by the **Social Security Act 1977 No. 13**. The Social Security Fund commenced collection of contributions and other operations on 1 February 1978, with similar objectives to Social Security systems in countries all over the world.

The following benefits were introduced in the first instance:

- **Sickness**
- **Maternity**
- **Funeral**
- **Invalidity**
- **Age**
- **Survivors**

From 1 January 1986, the Fund was expanded by an amendment to the Social Security Act, to include the Employment Injury Benefit Branch. Further, on 1 July 1996, Self-Employed Coverage was included as part of the Fund.

In the short period of its existence, the Social Security Fund has become a powerful source of savings hitherto unachieved in St. Kitts and Nevis. Not only is the Fund of help to individual insured persons and their families, but the effect of savings on a national scale has vastly enhanced the financial strength and stability of the Federation.

STRUCTURE AND MANAGEMENT

The Social Security Board is made up of at least six but not more than twelve members. Its composition ensures representation from at least three sectors: government, employers and employees. Members of the Board are appointed by a Minister of government. The Minister also appoints a Chairperson and a Deputy Chairperson from among the membership.

It is to this Board that the Social Security Office is directly accountable. In turn the Board is accountable to the stakeholders of Social Security.

The Board appoints a Director who is the Chief Executive Officer of the Board and staff. Some officers are designated as Inspectors to exercise such powers as may be necessary for the administration of the Act.

OPERATION

All contributions are paid into the Social Security Fund and all expenses of benefits, assistance and administration are met out of the Fund. The Fund is separate from Government Funds. Any monies forming part of the Fund may from time to time be invested by the Board in accordance with the provisions of the Act. An Investment Committee established by the Board determines the investment policy.

MEMBERSHIP

The Social Security Fund is a compulsory insurance system. All employed persons and their employers as well as self-employed persons are required to register with the Director of Social Security. Existing members of the NPF automatically became members of the Social Security Fund at its inception in 1978.

Certain employments are excluded. The following are some examples:

- **a person ordinarily resident in St. Kitts and Nevis whose employer has no place of business in the Federation**
- **persons employed without pay by their father, mother, son, daughter, grandparents, etc.**

If you have any questions about these and any other possible exemptions, you should contact the Social Security Offices without delay.

REGISTRATION

EMPLOYERS

Every employer must apply for registration with Social Security within seven days of becoming an employer. An unregistered employer who is requested by the Director of Social Security to apply for registration must submit the completed application form within fourteen days after such request.

The employer will be allocated an **EMPLOYER'S REGISTRATION NUMBER**, and is expected to maintain records showing wages and contributions in respect of each employed person. It is the duty of all employers to ensure that every person in their employment is registered with Social Security.

IMPORTANT NOTES FOR INSURABLE PERSONS

Employed persons and self-employed persons are **INSURABLE PERSONS**.

AN INSURABLE PERSON:

- (a) must register to be allocated a Social Security Number
- (b) will be provided with a Registration Card upon registration
- (c) should have only ONE Social Security Number
- (d) should NOT make any alterations to the Social Security Registration Card
- (e) should show his/her Registration Card to each new employer
- (f) should keep his/her Registration Card in a safe place
- (g) should write his/her Social Number on all claim forms and on any correspondence sent to the Social Security Office
- (h) should know his/her Social Security Number
- (i) has the right to examine his/her current year's wage records but not more than once in any month
- (j) should inform his/her employer and the Social Security Office about changes in name, address, marital status, etc.

CONTRIBUTIONS

CONTRIBUTION RATES

The Social Security Fund depends upon the contributions of employers, employed persons and self-employed persons in order to be able to provide the various benefits paid by the Fund. Employers are entitled to make certain deductions from the wages of some employed persons. Additionally, employers are required to pay contributions on behalf of all employed persons. Self-employed persons are required to pay contributions on their own behalf but are allowed to select their rate of contribution based on a given scale. (see handbook entitled *Information for The Self-Employed*).

Employers are responsible for the payment of all contributions to the Social Security Office on behalf of their workers as follows:

- Regardless of the age of the employee, the employer is liable to contribute (from his own resources) an amount equal to 1% of the wages of the employee for *Employment Injury Coverage*.
- For employees between the ages of 16 to 62, the employer is entitled to deduct 5% of the employees' wages but must add (from the employer's own resources) a further amount equal to 5% of the same wages.

This means that a total of 11% is payable on behalf of employees between the ages of 16 to 62 years, while 1% only is payable on behalf of employees under 16 and over 62 years of age.

From 1 January 1998, all rates of contributions are subject to a ceiling based on earnings up to \$6,500 per month.

FREE CONTRIBUTIONS OR AGE CREDITS

Claimants for age benefit who were over 37 years of age as at 1st February 1978, will be entitled to receive 25 special credits for each year of age over 37 years.

These credited (free) contributions will only be taken into account to enable an insured person to qualify for an Age Pension at the rate of 30% of average annual wages.

PAYMENT OF CONTRIBUTIONS

FINES

Contributions are due and payable at the end of each month of the payment of wages or within one month thereafter. If contributions are not paid within the prescribed time, a fine of 5% for each month late, will be levied on the contributions payable.

RECORDS

Employers are required to keep a record of wages paid and deductions made in respect of each employee. The name, social security number, date of birth, address and occupation of the employee must also be recorded. Employers should have their records available for inspection by authorized field officers of Social Security.

VOLUNTARY CONTRIBUTIONS

Voluntary contributions may also be paid by qualifying insured persons. This provision is applicable where a person:

- (a) is between the ages of 16 and 62
- (b) is ordinarily resident and has been employed in the Federation
- (c) ceases to be liable for contributions in respect of employment/self employment
- (d) Has at least 104 contributions in the Fund

Voluntary contributions may also be paid by a person who is ordinarily resident, but is employed outside the Federation by an employer who has a place of business in the Federation. Voluntary contributions may be paid after the employer has paid up to 12 months contributions on behalf of the person while such person was working outside the Federation. The requirement of 104 contributions does not apply in this case.

The voluntary contributor is only required to pay that portion of contributions normally payable in respect of long term benefits.

An application to become a voluntary contributor may be made not later than thirteen weeks after a person ceases to be employed; or otherwise ceases to be obliged to pay contributions as an employed person or a self-employed person. The Social Security Board will notify the voluntary contributor of the amount of contribution payable.

Voluntary contributions enable an insured person to qualify for and/or enhance Age and Survivors' Benefits.

CEASING TO BE A VOLUNTARY CONTRIBUTOR

A voluntary contributor will cease to be eligible to pay contributions by one of two means:

- If the contributions lapse
- If the person again becomes obliged to contribute as an employee or a self-employed person within the Federation.

A previous voluntary contributor can again pay voluntary contributions if he/she again meets the requirements to become eligible.

BENEFIT TYPES

The chief purpose of the Social Security Fund is to provide relief from loss of income for insured persons or their dependents when certain contingencies arise (e.g. age, sickness, invalidity, death). There are several types of Benefits that may be claimed under Social Security.

It is important for insured persons to know of these Benefits and to be familiar with the Social Security procedures regarding claiming.

This section will tell, very briefly, about Benefits and when and how they may be claimed.

SICKNESS BENEFIT

This is a Benefit for insured persons who cannot work because of illness.

WHO QUALIFIES:

- (a) a person between the ages of 16 and 62 years, who
- (b) has paid, or who has had paid on his/her behalf, at least 26 contributions into the Social Security Fund; and at least 8 contributions in the last 13 weeks before the illness, and who
- (c) has been employed immediately before the illness.

Please note that:

- (a) A claim for Sickness Benefit must be supported by a medical certificate given by a medical practitioner.
- (b) Sickness Benefit will only be paid if illness is certified for more than 3 consecutive days excluding Sundays.

(c) A person receiving Sickness Benefit should NOT work for any period for which Benefit is paid.

WHEN TO CLAIM:

A claim for Sickness Benefit should be made no later than 10 days from the day on which the claimant was examined by a doctor and given leave from work.

On the day that the claimant is examined, he/she should ask the doctor to complete the section on the claim form which has the Social Security medical certificate; and then take or get the completed claim form **directly** to the Social Security Office.

AMOUNT OF BENEFIT:

An insured person will be paid 65% of his/her average weekly wages (subject to the maximum insurable earnings) for any period of incapacity up to a maximum of 26 weeks.

MATERNITY BENEFIT

Maternity Benefit consists of two types:

- (a) Maternity Allowance
- (b) Maternity Grant

Both the allowance and grant may be claimed by an insured woman. However, the **grant only**, may be paid to the wife of an insured man.

WHO QUALIFIES:

- (a) A woman between the ages of 16 and 62 years who is pregnant or has given birth. She may claim in her capacity as an insured woman or as the wife of an insured man.
- (b) The insured man or woman should:
 - have been insured for at least thirty-nine contribution weeks, and
 - have had paid or credited, at least 20 contributions out of the 39 contribution weeks immediately before the date on which payment is due.

MATERNITY ALLOWANCE

WHEN TO CLAIM:

The benefit may be payable to an insured woman who has ceased to work because of pregnancy and/or confinement. The claim for Maternity Allowance may be submitted not earlier than 6 weeks before the expected birth of the baby.

After confinement, the doctor should be asked to fill out the *Certificate of Confinement*, which should then be submitted to the Social Security Office within three weeks of the birth of the baby.

AMOUNT OF BENEFIT:

The claimant will be paid 65% of her average weekly wages (subject to the maximum insurable earnings) up to a maximum of 13 consecutive weeks. She should not claim this benefit for any day during which she is at work.

MATERNITY GRANT

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

WHEN TO CLAIM:

A claim for Maternity Grant should be submitted no later than three weeks after the birth of the baby.

INVALIDITY BENEFIT

WHO QUALIFIES:

Anyone who:

- (a) has been medically declared an invalid,
- (b) has actually paid at least 150 contributions into the Social Security Fund,
- (c) is between the ages of 16 and 62 years

AMOUNT OF BENEFIT

A pension ranging between 30% to 60% of the average annual wages or of the maximum insurable earnings of the insured person will be paid for as long as the incapacity lasts. The minimum pension payable is \$430.00 per month.

The continued payment of Invalidity Pension is subject to review up to every three years.

AGE BENEFIT

Age Benefit may be one of two types: a monthly pension (Age Pension) or a lump sum (Age Grant)

AGE PENSION

WHO QUALIFIES:

An insured person who:

- (a) has attained the age of 62 years of age,
- (b) has actually paid, or on behalf of whom at least 150 contributions, have been paid, and who
- (c) has at least 500 contributions into the Social Security Fund. Contributions must either be *all paid* or a combination of *paid and credited*.

AMOUNT OF BENEFIT:

A pension ranging between 16% to 60% of the average annual wages, or of the maximum insurable earnings, based on the three (3) best contribution years, may be awarded. (See Appendix II)

The minimum Age Pension is \$430.00 per month.

Age Pension is payable for life.

AGE GRANT

WHO QUALIFIES:

An insured person who:

- (a) has attained the age of 62 years, and who
- (b) has paid at least 50, but *paid or paid and credited* less than 500 contributions into the Social Security Fund.

AMOUNT OF BENEFIT:

Age Grant is payable as a lump sum of 6 times the average weekly wages for each unit of 50 contributions *paid*, or *paid and credited*.

REFUND OF CONTRIBUTIONS TO CERTAIN ELDERLY ENTRANTS

WHO QUALIFIES:

An insured person who has attained the age of 62 and has paid:

- 26 to 49 contributions may be refunded the portion of contributions representing long term benefits such as age, invalidity and survivors.
- Less than 26 contributions may be refunded the contributions paid on his/her behalf.

WHEN TO CLAIM:

A claim for Age Benefit should be submitted no later than three months after the claimant's 62nd birthday.

SURVIVORS BENEFIT

Survivors Pension is payable to the widow, widower, child or dependant parent of a deceased insured person who at the time of death:

- Had paid at least 150 contributions into the Fund, and
- Was receiving Invalidity Benefit or Age Pension, or
- Was or would have been entitled to Invalidity Benefit or Age Pension

WHO QUALIFIES:

WIDOW

If she had been married to or had cohabited with the deceased insured person for at least 3 years. If the widow is under the age of 45 she will be paid the benefit for ONLY one year. She will also be paid the benefit for ONLY one year if she is over the age of 45 but was married or co-habited for less than three years. However, if she is over 45 years and had been married or co-habited for more than three years, she will be paid the pension for life or until she remarries or cohabits. If she was an invalid the pension will be payable for life or as long as the invalidity continues. In some cases a Survivors Grant may be paid.

WIDOWER

If he had been married to or had cohabited with the deceased insured person for at least 3 years. If the widower is under the age of 45 he will be paid the Benefit for ONLY one year. He will also be paid the benefit for ONLY one year if he is over the age of 45 but was married or co-habited for less than three years. However, if he is over 45 years and had been married or co-habited for more than three years, he will be paid the pension for life or until he remarries or cohabits. If he was an invalid, the pension will be payable for life or as long as invalidity continues. In some cases a Survivors Grant may be paid.

CHILD

- Natural, Adopted, Step or any other legal status
- Unmarried
- Was living with the deceased or
- Was wholly maintained by the deceased

The child will receive Benefit up to the age of 16 or up to age 18 if attending school or college. If the child is an invalid he/she will receive the benefit for life or for as long as incapacity lasts.

DEPENDENT PARENT

- If *under 62 years*: must have been mainly supported by the deceased insured person; must be unemployed. Pension is payable for 1 year.
- If *an invalid*: must have been supported by the deceased insured person. Pension is payable for life
- If *over 62 years*: must have been supported by the deceased insured person; must not be in receipt of any other pension. Pension is payable for life.

WHEN TO CLAIM:

A claim for Survivors Benefit should be made no later than three months after the date of death of the insured person. The claim should be accompanied by evidence of the relationship (marriage certificate, birth and death certificates, evidence of cohabitation, etc.)

SURVIVORS PENSION

Monthly payments to the widow, widower, children or parents of a deceased insured person.

AMOUNT OF BENEFIT:

Widow/Widower:

- 15% of the average annual wages of the deceased or;
- One-half of the Age or Invalidity Pension of the deceased pensioner.

A Child:

- 5% of the average annual wages of the deceased or;
- One-sixth of the Age or Invalidity Pension of the deceased pensioner or
- Equal portions of the maximum amount, where there are more than six children without a widow/widower

Orphan or Invalid child:

- Up to one-sixth of the maximum amount

A Parent or Both Parents:

- One-sixth of the maximum amount

The total benefit payable to dependents should not exceed the maximum amount.

The minimum Survivors Pension are \$215 for Widow or Widower and \$103.20 for Child or Parent.

N. B. It is now possible for a surviving spouse to receive at least half of his/her Survivors Pension while receiving an Age Pension in his/her own right.

SURVIVORS GRANT

A lump sum payment to the widow/widower and children of a deceased insured person. This is based on the amount of Age Grant that was paid or was due to the deceased insured person in cases where less than 150 contributions were paid.

FUNERAL GRANT

Funeral Grant is payable on the death of a person who:

- Was an insured person; or who
- Was the spouse of an insured person; or who
- Was the dependent child of an insured person (under age 16 or under age 18 if attending school full time; or an invalid).

WHO QUALIFIES:

Funeral Grant is payable to any person who has met, or has undertaken to meet the funeral expenses of the deceased. The insured person must have actually paid at least 26 contribution weeks into Social Security.

AMOUNT OF BENEFIT:

The maximum amount of Funeral Grant payable on the death of the insured person or their spouse is \$2,500.

On the death of a dependent child, Funeral Grant is paid on the following scale:

Age at Death	Amount
Under 3	\$ 400
3	\$ 550
4	\$ 700
5	\$ 850
6	\$ 1,000
7	\$ 1,150
8	\$ 1,300
9	\$ 1,450
10+	\$ 1,600

WHEN TO CLAIM:

The claim for Funeral Grant must be submitted no later than six months after the death of the insured person, or their spouse or dependent child. The claim must be accompanied by the death certificate and all receipts or bills for the funeral expenses. Any receipts or invoices **MUST** be in the name of the claimant or the authorized representative of such claimant.

EMPLOYMENT INJURY BENEFITS

Employment Injury Benefit is payable to an employee who is rendered incapable of work or suffers loss of faculty arising from an injury or prescribed occupational disease occurring during the course of an and or as a result of circumstances related to employment.

Note:

- There are no contribution conditions for Employment Injury Benefit. It may be payable from the first day that the person reported for work.
- Self-employed persons cannot avail themselves of Employment Injury Benefits but can claim Sickness Benefit in cases where it is claimed that their inability to work resulted from injury on the job.

The Benefits provided under the Employment Injury Benefit include:

- Injury Benefit
- Disablement Benefit
- Death Benefit
- Medical Expenses
- Funeral Grant
- Constant Care Allowance

INJURY BENEFIT

WHO QUALIFIES:

Anyone:

- who is in insurable employment and
- who is incapable of work because of an injury sustained in or during the course of employment or because he/she has developed some illness as a result of his/her job.

WHEN TO CLAIM:

Any job-related injury/disease **MUST** be reported to the employer or the employer's representative **IMMEDIATELY**. The employer must record the details reported.

A claim should then be submitted to the Social Security Office within 10 days from the date on which the employed person was examined by a doctor.

Injury Benefit will only be paid if incapacity for work last for more than 3 consecutive days excluding Sundays.

AMOUNT OF BENEFIT:

The insured person will be paid 75% of the average weekly wage up to a maximum of 26 weeks of incapacity for work.

DISABLEMENT BENEFIT

WHO QUALIFIES:

A person who has suffered the partial or total loss of any physical or mental faculty as a result of a job-related accident or disease. Assessment of partial or total loss is made by the Social Security Medical Board in accordance with the table of prescribed degrees of disablement.

If the disability is assessed at more than the 1% but less than 20% the benefit will be paid as a Grant, while a person with assessed disability of 20% or more will be paid a pension.

Disablement Pension is payable for life if there is permanent loss of faculty.

In the case of temporary disablement, the benefit is payable for as long as the disability lasts up to a maximum of 365 weeks.

AMOUNT OF BENEFIT:

The maximum rate of Disablement Benefit based on total disability is 75% of the average weekly wages.

DEATH BENEFIT

WHO QUALIFIES:

Certain dependants of an insured person who died as a result of an accident on the job or as a result of a job-related prescribed disease. Dependants who may qualify include: widow; widower; children, and dependent parents.

AMOUNT OF BENEFIT:

Widow or Widower:

- One-half of 75% of the average weekly wage of the deceased insured person
- One-half of 75% of the pension of the deceased insured person had they suffered permanent disablement

Child:

- One-sixth of 75% of the average weekly wage of the deceased insured person.

Parent(s)

- One-sixth of 75% of the average weekly wage of the deceased insured person

In the case of the widow/widower, pension is payable until death or until remarriage or co-habitation; regardless of age.

WHEN TO CLAIM:

A claim for Death Benefit should be made no later than three months after the death of the insured person.

MEDICAL EXPENSES**WHO QUALIFIES:**

An employed person who is injured or who contracts a prescribed disease in connection with his/her work and who needs medical care because of the injury or disease.

AMOUNT OF BENEFIT:

REASONABLE expenses may be reimbursed for doctors' fees, medication, hospitalization, traveling and constant care and other specified costs incurred as a result of the injury or disease.

FUNERAL GRANT

Funeral Grant is payable to the person who has met or who has undertaken to meet the cost of the funeral of the deceased insured person. The Funeral Grant in the case of death resulting from employment related causes is a lump sum payment up to a maximum of \$4,000.

ASSISTANCE PENSION

This is a non-contributory means-tested pension that may be payable to an applicant in need. Old age applicants and younger age applicants who are deemed to be incapable of work may be considered for an award of Assistance Pension

In the case of the older age applicants, *Assistance Pension* is available to any person who is:

- over the age of 62 years
- not gainfully employed
- in need
- ordinarily resident in the Federation

Invalidity Assistance is available to younger age applicants who are:

- between the ages of 16 and 62 years
- not gainfully employed
- in need
- ordinarily resident in the Federation
- deemed to be incapable of work
- not qualified to receive *Invalidity* or *Disablement Pension*

Each applicant for Assistance Pension must be investigated by Social Security to determine if the conditions are met before Assistance Pension is awarded.

AMOUNT OF BENEFIT:

The current rate of Assistance Pension is \$127.50 every half month.

An Assistance Pension may be reviewed by the Social Security Board at any time and will be cancelled if it is proven that the claimant no longer qualifies. In any other case payment will be made for life.

RECIPROCAL AGREEMENTS

St. Kitts and Nevis has entered into Reciprocal Agreements with a number of countries. A bi-lateral agreement is in force with **Canada** and multi-lateral agreements are in force with **CARICOM** and **OECS** countries, respectively.

When insured persons have worked in two or more countries or territories, reciprocal agreements provide for the combining of contribution records of the different Social Security systems to enable persons to qualify for benefits.

INSPECTORS AND THEIR ROLE

Inspectors have a special role under the Social Security program. These Officers are designated by the Social Security Board to exercise certain powers on behalf of the Director of Social Security.

Inspectors have the power, in accordance with the Social Security Act, to enter the premises of employers (within reasonable time), examine records and enquire about matters relating to the employment of persons and contributions payable on behalf of any employed person. Other powers may be exercised as may be deemed necessary for the proper administration of the Act. These include initiating legal proceedings for the enforcement of compliance with the law.

DETERMINATION OF QUESTIONS

Questions (referred to as Reserved Questions) of whether a person is or was an employed person for the purposes of the Act and who is or was liable for payment of any contribution as the employers of any insured person shall be determined by the Board.

Any question as to the right to benefit and any other question in connection with the Act (not being a reserved question), shall be considered by the Director.

A claimant has the right to appeal against an adverse decision to an Appeal Tribunal. A notice of appeal must be made in writing to the Board and must contain a statement of the grounds upon which the appeal is being made. The notice must be given within a period not exceeding 4 months after the date of the Director's decision.

APPENDIX 1

POINTS TO REMEMBER:

A portion or all of claimant's BENEFIT may be forfeited if a claim is not made within the time prescribed.

BENEFIT

TIME FOR CLAIMING

Sickness	Not later than 10 days after examination by doctor
Employment Injury	Same as for <i>Sickness Benefit</i> (above).
Maternity Allowance	First claim - not earlier than 6 weeks before the expected date of confinement Second claim - within three weeks of the date of confinement.
Funeral Grant	Not later than 6 months after the death of the insured person, his/her spouse or dependent child.
Invalidity	Within 3 months of the date on which the insured person was medically declared an invalid.
Age	Not later than 3 months after the claimant's 62nd birthday.
Survivors'	Not later than 3 months from the date of the death of the insured person.

- An insured person’s Registration Number serves to identify that person and stays allocated to him/her.
- The Social Security Number should ALWAYS be given when making claims or corresponding with the Office.
- If the name or address of an insured person has been changed the Social Security Board should be notified IMMEDIATELY. Such a person should not wait until he/she needs to claim a benefit.
- Insured persons should check their employer about contributions PERIODICALLY and if they are concerned about any discrepancies, the Social Security Board should be notified.
- Claimants should ask their doctor to complete the Social Security Medical Certificate at the time of being attended by the doctor, if they are being granted leave (sickness, maternity, injury, etc.).

APPENDIX 2

The table below shows the percentage of average annual wages which will be paid for Age Pension according to the contributions wholly paid or a combination of paid and credited.

Total Contributions Paid and Credited	Age Pension
150 - 199	16% of wages
200 - 249	18% of wages
250 - 299	20% of wages
300 - 349	22% of wages
350 - 399	24% of wages
400 - 449	26% of wages
450 - 499	28% of wages
500 - 549	30% of wages
550 - 599	32% of wages
600 - 649	34% of wages
650 - 699	36% of wages
700 - 749	38% of wages
750 - 799	40% of wages
800 - 849	41% of wages

An additional 1% of average earnings in respect of each unit of 50 contributions in excess of 800 contributions will be added up to a maximum pension of 60% of the insured person’s average annual wages.

GLOSSARY

Beneficiary	a person entitled to benefit or assistance, as the case may be
Claimant	includes a person claiming benefit or assistance on behalf of another person
Confinement	labour resulting in the birth of a living child or labour (after not less than 28 weeks of pregnancy) resulting in the birth of a child whether alive or dead.
Contribution	the total of an employer's and an employed person's obligation to the Fund.
Credited Contribution	that entry made on a beneficiary's record for the entire week for which Sickness Benefit, Injury Benefit, Maternity Allowance or Invalidity Pension is paid.
Contribution Year	the period of 52 or 53 weeks beginning with the first Monday in any calendar year and ending on the Sunday immediately before the first Monday of the succeeding calendar year.
Contribution Week	a week beginning on a Monday.
Grant	maternity, funeral, age or survivor's benefit paid by a single payment.
Invalid	a person incapable of work as a result of specific disease or of bodily or mental disablement, being such a disease or disablement as is likely to remain permanent.
Insurable Earnings	the earnings, or portion of earnings, subjected to contributions: 1978-1983 \$24,000 Per Annum 1984-1992 \$48,000 “ “ 1993-1995 \$62,000 “ “ 1996-1997 \$70,200 “ “ from 1998 \$ 6,500 (Monthly)
Maximum Amount	the calculated amount of Survivors Benefit to be shared among the survivors of the deceased insured person.
Pension	invalidity, age, survivor's benefit; or Assistance paid by periodical payments.

THE INSURED PERSON'S REGISTRATION CARD

The Registration Card of an insured person must show the following:

- The full name of the insured person
- A photograph showing the true likeness of the person
- The date of birth of the person
- The assigned registration number
- The person's signature
- Such other information as determined by the Director

In some cases where a temporary card is issued, it will not bear a photograph of the person

If a registration card is lost or is destroyed, or becomes defaced or scratched so that its information cannot be seen properly, the holder of the card should apply for a replacement card. A defaced card should be submitted to Social Security when applying for a replacement card.

Similarly, if someone has a change of name, he/she should apply for a replacement card.

Proof of fire, theft, robbery, or burglary is required for replacement of a card without additional cost.

Other Available Booklets

- *Employers Guide*
 - *Handbook For The Self-Employed (English and Spanish versions)*
 - *Maternity Benefits*
 - *The CARICOM Social Security Reciprocal Agreement*
 - *Voluntary Contributions*
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- *Miscellaneous Brochures*

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