

## Trinidad and Tobago

Exchange rate: US\$1.00 = 6.38 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, paid 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\$150 a week or TT\$650 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

##### Insured person

**Social insurance:** 3.471% of covered weekly or monthly earnings (March 2013) or 33.3% 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\$150.

The maximum weekly earnings used to calculate contributions are TT\$2,308.

The overall contribution rate is 11.7% (rising to 12% in March 2014) 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 survivors benefits; sickness and maternity benefits; and work injury benefits.

**Social assistance:** None.

##### Self-employed person

**Social insurance:** Not applicable.

**Social assistance:** None.

##### Employer

**Social insurance:** 6.942% of covered weekly or monthly payroll or 66.6% of the overall contribution rate, according to 16 wage classes.

The overall contribution rate is 11.7% (rising to 12% in March 2014) 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 survivors benefits; sickness and maternity benefits; and work injury benefits.

**Social assistance:** None.

##### Government

**Social insurance:** None; contributes as an employer.

**Social assistance:** The total cost.

#### Qualifying Conditions

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

Employment must cease unless the benefit is claimed at age 65 or older.

**Old-age settlement (social insurance):** Age 60 with less than 750 weeks of paid or credited contributions.

Employment must cease unless the benefit is claimed at age 65 or older.

Old-age benefits are payable abroad under reciprocal agreements.

##### 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 up to TT\$2,800.

The social assistance pension is not payable abroad.

**Disability pension (social insurance):** Aged 60 or younger, assessed with an incapacity for 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.

##### Means-tested disability pension (social assistance):

Must have a medically certified permanent disability with monthly income up to 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 National Insurance Board of Trinidad and Tobago pensioner.

Remarriage settlement: A lump sum is paid.

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

The pension ceases for the widow(er) and the children on remarriage of the widow(er).

Survivor benefits are payable abroad under reciprocal agreements.

**Funeral grant (social insurance):** The deceased had at least 25 weeks of contributions or less than 25 weeks of contributions but died as a result of an occupational injury.

### **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 the insured's career average earnings, according to 16 wage classes.

The minimum old-age pension is TT\$3,000 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\$3,000.

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

### **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 the insured's 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**

**Spouse's pension (social insurance):** 60% of the disability pension the deceased received or was entitled to receive is paid to a widow(er).

The minimum spouse's pension is TT\$600 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 entitled to receive is paid to each orphan aged 16 or younger (age 19 if a full-time student); 60% for a full orphan.

The minimum orphan's pension is TT\$600 a month; TT\$1200 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\$300 a month for one parent; TT\$600 a month for two parents.

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

**Funeral grant (social insurance):** TT\$7,500 is paid to the person who paid for the funeral.

### **Administrative Organization**

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

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

Ministry of the People and Social Development, Social Welfare Division (<http://www2.mpsd.gov.tt/content/social-welfare-division-0>), administers 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\$150 a week or TT\$650 a month, and persons employed by international organizations who are granted exemptions.

#### **Source of Funds**

**Insured person:** 0.234% of covered weekly or monthly earnings or 33.3% 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\$150.

The maximum weekly earnings used to calculate contributions are TT\$2,308.

**Self-employed person:** Not applicable.

**Employer:** 0.468% of covered weekly or monthly earnings or 66.6% 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\$150.

The maximum weekly earnings used to calculate contributions are TT\$2,308.

**Government:** None; contributes as an employer.

### Qualifying Conditions

**Cash sickness benefits:** Aged 16 to 65 with at least 10 weeks of contributions in the 13 weeks before the incapacity began.

**Cash maternity benefits:** Aged 16 or older with at least 10 weeks of contributions in the 13 weeks before the last six weeks prior to the expected date of childbirth; or receiving sickness benefits in the 13 weeks before the last six weeks prior to the expected date of childbirth. The pregnancy must last at least 26 weeks or result in a live birth.

**Maternity grant:** The insured qualifies for the maternity benefit. The grant is also paid for each birth in the case of multiple births and may be paid based on the father's contributions if the mother's are insufficient.

### Sickness and Maternity Benefits

**Sickness benefit:** 60% of the insured's 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 the insured's 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\$3,750 is paid.

### Workers' Medical Benefits

Benefits are provided for work-related medical conditions only.

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

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

Ministry of the People and Social Development, Social Welfare Division (<http://www2.mpsd.gov.tt/content/social-welfare-division-0>), provides general supervision of the social assistance program.

### Work Injury

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#### 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 either provide lump-sum work injury benefits directly to or pay insurance premiums for all employed persons. Survivor benefits are paid to dependents who were totally dependent on the insured.

#### Coverage

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

Exclusions: Self-employed persons, persons who earn less than TT\$150 a week or TT\$650 a month, and persons employed by international organizations who are granted exemptions.

## Source of Funds

**Insured person:** 0.195% of covered weekly or monthly earnings or 33.3% 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\$150.

The maximum weekly earnings used to calculate contributions are TT\$2,308.

**Self-employed person:** Not applicable.

**Employer:** 0.39% of covered weekly or monthly payroll or 66.6% of the overall contribution rate, according to 16 wage classes. The employer pays the employer and employee contribution for unpaid apprentices and for insured persons aged 65 or older.

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\$150.

The maximum weekly earnings used to calculate contributions are TT\$2,308.

**Government:** None; contributes as an employer.

## Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. Incapacity for work must be the result of a work injury or occupational disease.

## Temporary Disability Benefits

66.6% of the insured's 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 the insured's career average earnings, according to 16 wage classes.

Benefits are not payable abroad.

## Permanent Disability Benefits

**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.

There is no minimum disability pension.

Partial disability pension: If the insured has an assessed degree of disability of less than 20%, a lump sum of the assessed degree of disability multiplied by the period of disability (up to 365 weeks) multiplied by half the average weekly earnings is paid. A lump sum is paid for an assessed disability of 1% to 3%.

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 not payable abroad.

## 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\$28,125 for each injury.

## Survivor Benefits

**Spouse's pension:** 60% of the work injury benefit the deceased received or was entitled to receive in the week before death is paid to a widow(er).

The minimum survivor pension is TT\$600 a month.

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

**Orphan's pension:** 30% of the work injury benefit the deceased received or was entitled to receive in the week before death is paid to each unmarried orphan aged 19 or younger (no limit if disabled before age 19 and incapable of work).

The minimum orphan's pension is TT\$600 a month; TT\$1,200 for a full orphan if both parents died as a result of a work injury or occupational disease.

**Dependent parent's pension:** 30% of the work injury benefit the deceased received or was entitled to receive in the week before death is paid to a dependent parent.

The minimum dependent parent's pension is TT\$300 a month for each parent; TT\$600 if only one living parent.

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

**Funeral grant:** A lump sum of TT\$7,500 is paid.

## Administrative Organization

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

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

## Trinidad and Tobago

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

### Family Allowances

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#### 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, hospitalized, incarcerated, disabled, or whose whereabouts is unknown. Also paid to low-income single parent or guardians caring for a disabled child.

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

**Clothing grant:** Paid to needy individuals or victims of a disaster to help purchase clothing, including school uniforms and shoes for children. The grant is paid for up to four persons in each household.

**Dietary grant:** Paid to help purchase prescribed foodstuffs for persons diagnosed with certain conditions, 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 been a resident of 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 in each 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 at-home care.

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

**Free bus pass:** Free travel on public transport.

**House rent assistance:** Up to TT\$7,500 is paid directly to the beneficiary's landlord over 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 lump sum of TT\$500 per child is paid for up to four children in each household.

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

#### Administrative Organization

Ministry of the People and Social Development, Social Welfare Division (<http://www2.mpsd.gov.tt/content/social-welfare-division-0>), administers the social assistance program.