

Trinidad and Tobago

Exchange rate: US\$1.00 equals 6.18 Trinidad and Tobago dollars (TT\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1939 (social assistance); and 1971 (social insurance), with amendments.

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons aged 16 to 64, including agricultural and household workers, 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\$120 a week or TT\$520 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

Social insurance

Insured person: 3.2% of covered weekly or monthly earnings (January 2010), according to 16 wage classes. The voluntarily insured contribute 10.8% of covered weekly earnings (January 2010), according to 16 wage classes.

The minimum weekly earnings for contribution calculation purposes are TT\$120.

The maximum weekly earnings for contribution calculation purposes are TT\$1,915.

Self-employed person: Not applicable.

Employer: 6.4% of covered weekly or monthly payroll (January 2010), according to 16 wage classes.

The minimum weekly earnings for contribution calculation purposes are TT\$120.

The maximum weekly earnings for contribution calculation purposes are TT\$1,915.

Government: None; contributes as an employer.

Social assistance

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

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

Retirement is not necessary if aged 65 or older.

Old-age settlement (social insurance): Age 60 and does not satisfy the qualifying conditions for an old-age pension.

Retirement is not necessary if aged 65 or older.

Old-age benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

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 not exceeding TT\$2,800.

The social assistance pension is not payable abroad.

Disability pension (social insurance): Younger than age 60, assessed with an incapacity to work, and has at least 150 weeks of contributions, including at least 50 weeks in the 3 years immediately before the disability began; 250 weeks in the last 7 years immediately before the disability began; or 750 weeks of contributions immediately before the disability began.

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

Means-tested disability pension (social assistance):

The insured must have a medically certified permanent disability with monthly income not exceeding 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 pensioner.

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

The pension ceases on remarriage.

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

Funeral grant (social insurance): The deceased had at least 25 weeks of contributions.

Old-Age Benefits

Old-age pension (social insurance): The pension is between 30% and 48% of the insured's average weekly earnings, according to 16 wage classes, plus between 0.56% and 0.71% of average weekly earnings for each 25-week period of contributions exceeding 750 weeks.

Trinidad and Tobago

Average weekly earnings are based on career average earnings, according to 16 wage classes.

The monthly minimum old-age pension is TT\$2,000.

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\$2,000.

Means-tested old-age pension (social assistance): TT\$1,850 or TT\$1,950 a month is paid, depending on income.

Permanent Disability Benefits

Disability pension (social insurance): The pension is between 30% and 48% of the insured's average weekly earnings, according to 16 wage classes, plus between 0.56% and 0.71% of average weekly earnings for each 25-week period of contributions exceeding 750 weeks.

Average weekly earnings are based on 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

Survivor pension (social insurance): A widow(er) receives 60% of the disability pension the deceased received or would have been entitled to receive.

The minimum monthly widow(er) pension is TT\$400.

Remarriage settlement: A lump sum of 52 weeks of benefit is paid.

Orphan's pension (social insurance): Each orphan receives 30% of the disability pension the deceased received or would have been entitled to receive until age 16 (age 19 if a full-time student); 60% for a full orphan.

The minimum monthly orphan's pension is TT\$400; TT\$800 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 monthly dependent parent's pension is TT\$200.

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

Funeral grant (social insurance): TT\$5,000 is paid to the person who paid for the funeral.

Administrative Organization

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

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

Ministry of Social Development (<http://www.socialservices.gov.tt>), Social Welfare Division, provides general supervision of the social assistance program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1939 (social assistance); and 1971 (social insurance), with amendments.

Type of program: Social insurance and social assistance system.

Coverage

Employed persons aged 16 to 64, including agricultural and household workers, apprentices, and public-sector employees.

Exclusions: Self-employed persons, persons who earn less than TT\$120 a week or TT\$520 a month, and persons employed by international organizations who are granted exemptions.

Source of Funds

Insured person: 0.22% of covered weekly or monthly earnings (January 2010), according to 16 wage classes.

The minimum weekly earnings for contribution calculation purposes are TT\$120.

The maximum weekly earnings for contribution calculation purposes are TT\$1,915.

Self-employed person: Not applicable.

Employer: 0.44% of covered weekly or monthly payroll (January 2010), according to 16 wage classes.

The minimum weekly earnings for contribution calculation purposes are TT\$120.

The maximum weekly earnings for contribution calculation purposes are TT\$1,915.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 10 weeks of contributions in the 13 weeks before the incapacity began.

Cash maternity benefits: The insured must have at least 10 weeks of contributions in the 13 weeks before the last 6 weeks prior to the expected date of childbirth; or

the insured must be in receipt of sickness benefits in the 13 weeks before the last 6 weeks prior to the expected date of childbirth.

Maternity grant: Paid if the pregnancy lasts at least 26 weeks. Also paid for each birth in the event of multiple births. May be paid based on the father's contributions if the mother's are insufficient.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 60% of average weekly earnings before the incapacity began, according to 16 wage classes. The benefit is paid after a 3-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: The benefit is 60% of average weekly earnings in the 13 weeks before the last 6 weeks prior to the expected date of childbirth, according to 16 wage classes. The benefit 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\$2,500 is paid.

Workers' Medical Benefits

No statutory social insurance benefits are provided for nonwork-related medical conditions.

Means-tested social assistance medical benefits are provided to persons receiving care in public hospitals and health centers.

Dependents' Medical Benefits

Medical benefits for dependents: 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 (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

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

Ministry of Social Development (<http://www.socialservices.gov.tt>), Social Welfare Division, provides general supervision of the social assistance program.

Work Injury

Regulatory Framework

First and current laws: 1960 (workmen's compensation), with amendments; and 1976 (social insurance), with amendments.

Type of program: Social insurance system.

Coverage

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

Exclusions: Self-employed persons, persons who earn less than TT\$120 a week or TT\$520 a month, and persons employed by international organizations who are granted exemptions.

Source of Funds

Insured person: 0.185% of covered weekly or monthly earnings (January 2010), according to 16 wage classes.

The minimum weekly earnings for contribution calculation purposes are TT\$120.

The maximum weekly earnings for contribution calculation purposes are TT\$1,915.

Self-employed person: Not applicable.

Employer: 0.370% of covered weekly or monthly payroll (January 2010), according to 16 wage classes.

The minimum weekly earnings for contribution calculation purposes are TT\$120.

The maximum weekly earnings for contribution calculation purposes are TT\$1,915.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The insured person must not be working due to an incapacity for work as a result of a work injury or disease.

Temporary Disability Benefits

The benefit is 66.6% of average weekly earnings, according to 16 wage classes. The benefit is paid for up to 52 weeks. There is no waiting period.

Average weekly earnings are based on career average earnings, according to 16 wage classes.

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

Permanent Disability Benefits

Permanent disability pension: If the insured has an assessed degree of disability of at least 20%, the pension

Trinidad and Tobago

is calculated as 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 degree of disability is assessed by the insured's doctor.

Partial disability benefit: If the insured has an assessed degree of disability of more than 3% but less than 20%, the benefit is calculated as a percentage of average weekly earnings, according to half the assessed degree of disability multiplied by the period of disability (up to 365 weeks).

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

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\$22,500 per injury.

The cost of magnetic resonance imaging is covered up to TT\$2,000 per examination per body part.

Survivor Benefits

Survivor pension: A widow(er) receives a pension based on 40% of the contribution paid by the deceased or the work injury benefit received by the deceased in the week before death.

The widow(er)'s monthly pension varies between TT\$277.33 and TT\$3,319.33, according to 16 wage classes.

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

Orphan's pension: Each unmarried orphan up to age 19 receives a pension based on 20% of the contribution paid by the deceased or the work injury benefit received by the deceased in the week before death.

The minimum monthly orphan's pension is TT\$400; TT\$640 for a full orphan.

Dependent parent's pension: A dependent parent receives an amount based on 20% of the contribution paid by the deceased or the work injury benefit received by the deceased in the week before death.

The minimum monthly dependent parent's pension is TT\$200 per parent.

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

Funeral grant: TT\$5,000 is paid.

Administrative Organization

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

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

Family Allowances

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 on behalf of children if the father (or both parents) is deceased, incarcerated, disabled, or whose whereabouts is unknown.

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

Clothing grant: Paid to help purchase clothing, including school uniforms and shoes for children. The grant is paid for up to four persons per household.

Dietary grant: Paid to help purchase prescribed foodstuffs for persons diagnosed with certain ailments, such as diabetes or heart disease.

Disability assistance: Paid to persons aged 18 to 65 who have a disability certified by a doctor. The person must have resided in Trinidad and Tobago for the last 3 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 per 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 care at home.

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

Family Allowance Benefits

Family allowances (means-tested):

Public assistance: Up to TT\$1,450 is paid.

Burial assistance: A lump sum of TT\$3,450 is paid.

Clothing grant: Up to TT\$200 per person is paid for up to four persons per household.

Dietary grant: Up to TT\$150 a month is paid.

Disability assistance: TT\$1,300 a month is paid.

Education grant: Up to TT\$140 a month per child is paid, for up to four children per household.

Free bus pass: Entitled persons receive free travel on public transport.

House rent assistance: Up to TT\$2,500 is paid directly to the landlord in a 3-month period.

Medical equipment grant: Up to TT\$5,000 is paid. The purchase of any particular item may only be approved once in each two-year period.

Home help grant: The caregiver receives TT\$350 a month, for up to 3 months.

School textbook grant: A one-time sum of TT\$500 per child is paid, for up to four children per household.

Special child grant: TT\$300 a month is paid to parents for up to four children per household.

Administrative Organization

Ministry of Social Development (<http://www.socialservices.gov.tt>), Social Welfare Division, provides general supervision of the social assistance program.