

## Trinidad and Tobago

Exchange rate: US\$1.00 equals  
6.27 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 domestic 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 specific exemptions.

There are no special systems for any specified groups of employees.

**Social assistance:** Elderly and disabled persons with low income.

#### Source of Funds

##### Social insurance

**Insured person:** 3.11% of covered weekly or monthly earnings, according to 16 wage classes. The voluntarily insured contribute 10.50% of weekly covered earnings, according to 16 wage classes.

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

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

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

**Employer:** 6.23% of covered weekly or monthly payroll, according to 16 wage classes.

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

The maximum weekly earnings for contribution 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):** Paid from age 60 with at least 750 weeks of contributions paid or credited. An additional amount is paid for each 25-week period of contributions in excess of 750.

Retirement is not necessary if aged 65 or older.

**Old-age settlement (social insurance):** Paid from age 60 if the insured 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 territories and Canada.

**Means-tested old-age pension (social assistance):** Aged 65 or older with at least 20 years' residence in Trinidad and Tobago and monthly income not exceeding TT\$2,500.

The social assistance pension is not payable abroad.

**Disability pension (social insurance):** Younger than age 60 and assessed as incapable of work with at least 150 weeks of contributions, including 50 weeks of contributions in the 3 years immediately before the disability began; 250 weeks of contributions 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 territories and Canada.

**Means-tested disability pension (social assistance):** Must be medically certified as permanently disabled, 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 contributions or was a pensioner.

Eligible survivors are a widow(er), children, and dependent parents.

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

**Funeral grant:** The deceased had at least 25 contributions.

#### Old-Age Benefits

**Old-age pension (social insurance):** The pension is equal to between 30% and 48% of the insured's average weekly

## Trinidad and Tobago

---

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.

The minimum old-age pension is TT\$2,000 (January 2008).

**Old-age settlement (social insurance):** A lump sum is paid equal to three times the total insured person and employer contributions.

The minimum old-age settlement is TT\$2,000 (January 2008).

**Means-tested old-age pension (social assistance):** TT\$1,550 or TT\$1,650 a month is paid, depending on income.

### **Permanent Disability Benefits**

**Disability pension (social insurance):** The pension is equal to 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\$1,100 a month is paid.

### **Survivor Benefits**

**Survivor pension (social insurance):** A widow(er) receives 60% of the disability pension paid or payable to the deceased.

The minimum monthly widow(er) pension is TT\$400 (January 2008).

The pension ceases on remarriage, and a lump sum is paid.

Remarriage settlement: A lump sum is paid equal to 52 weeks' benefit.

**Orphan's pension (social insurance):** Each orphan receives 30% of the deceased's pension (60% if a full orphan) until age 16 (age 19 if a full-time student).

The minimum monthly orphan's pension is TT\$400 (January 2008); TT\$800 for a full orphan (January 2008).

**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 (January 2008).

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 met the cost of the funeral (January 2008).

### **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, Social Welfare Division (<http://www.socialservices.gov.tt>), 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 domestic 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 specific exemptions.

There are no special systems for any specified groups of employees.

#### **Source of Funds**

**Insured person:** 0.21% of covered weekly or monthly earnings, according to 16 wage classes.

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

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

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

**Employer:** 0.43% of covered weekly or monthly payroll, according to 16 wage classes.

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

The maximum weekly earnings for contribution 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 before the expected date of childbirth; receiving sickness benefits in the 13 weeks before the last 6 weeks before the expected date of childbirth.

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

## Sickness and Maternity Benefits

**Sickness benefit:** The benefit is equal to 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 equal to 60% of average weekly earnings in the 13 weeks before the last 6 weeks before the expected date of childbirth, according to 16 wage classes. The benefit is paid for a maximum of 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 non-work-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, Social Welfare Division (<http://www.socialservices.gov.tt>), provides general supervision of the social assistance program.

## Work Injury

### Regulatory Framework

**First and current law:** 1976 (social insurance), with amendments.

**Type of program:** Social insurance system.

### Coverage

Employed persons, including agricultural and domestic 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 specific exemptions.

### Source of Funds

**Insured person:** 0.18% of covered weekly or monthly earnings, according to 16 wage classes.

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

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

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

**Employer:** 0.36% of covered weekly or monthly payroll, according to 16 wage classes.

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

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

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

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

The benefit is equal to 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 territories and Canada.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured has an assessed degree of disability of at least 20%, the pension is calculated as a percentage of the temporary disability benefit, according to the assessed degree of disability.

The benefit is payable 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 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 a maximum of 365 weeks).

The minimum assessed degree of disability for partial disability benefit calculation purposes is 3%.

The benefit is payable 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 territories and Canada.

### **Workers' Medical Benefits**

Benefits include medical expenses, including doctor and specialist fees and hospital expenses, drugs and dressings, minor and major operations, and transportation costs.

Medical costs are reimbursed, up to a maximum of TT\$22,500 per injury (January 2008).

The cost of magnetic resonance imaging is covered up to a maximum of TT\$2,000 per examination per body part (January 2008).

### **Survivor Benefits**

**Survivor pension:** A widow(er) receives 40% of the deceased's average weekly earnings.

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

The pension ceases on remarriage, and a lump sum is paid.

**Remarriage settlement:** A lump sum is paid equal to 52 weeks' benefit.

**Orphan's pension:** Each orphan receives 20% of the deceased's average weekly earnings until age 19.

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

The minimum monthly orphan's pension is TT\$400 (January 2008); TT\$800 for a full orphan (January 2008).

**Dependent parent's pension:** 20% of the deceased's average weekly earnings are paid to one dependent parent or split equally between two dependent parents.

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

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

**Funeral grant:** TT\$5,000 is paid (January 2008).

### **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 because of 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 a maximum of 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 are certified as disabled 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 a maximum of four children per household. Monthly family income must be less than TT\$5,000.

*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 a maximum of 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 a maximum of four children per household.

### **Family Allowance Benefits**

#### **Family allowances (means-tested):**

*Public assistance:* Up to TT\$1,250 is paid.

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

*Clothing grant:* Up to TT\$200 per person is paid, for a maximum of four persons per household.

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

*Disability assistance:* A monthly grant of TT\$1,100 is paid.

*Education grant:* Up to TT\$140 a month per child is paid, for a maximum of 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 in a 3-month period.

*Medical equipment grant:* Up to TT\$5,000 is paid.

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

*School textbook grant:* TT\$500 per child is paid, for a maximum of four children per household.

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

### **Administrative Organization**

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