

Belize

Exchange rate: US\$1.00 = 2.00 Belize dollars (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1979 (social security).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons aged 14 to 64, including public servants and self-employed persons. Persons aged 60 to 64 who have previously received an old-age benefit and who return to work are covered for work injury benefits only.

Exclusions: Casual labor, persons employed for less than eight hours a week, and military personnel.

Voluntary coverage for old-age benefits, survivor benefits, and the funeral grant for workers younger than age 65 who become self-employed and who have paid at least 150 contributions as an employee.

Social assistance (noncontributory old-age pension): Age 67 or older (men) or age 65 or older (women) and citizens or permanent residents of Belize.

Source of Funds

Social insurance

Insured person: Weekly contributions vary according to eight wage classes:

B\$0.83 if weekly earnings are less than B\$70;

B\$1.35 if B\$70 to B\$109.99;

B\$1.95 if B\$110 to B\$139.99;

B\$3.15 if B\$140 to B\$179.99;

B\$4.75 if B\$180 to B\$219.99;

B\$6.35 if B\$220 to B\$259.99;

B\$7.95 if B\$260 to B\$299.99; and

B\$9.55 if B\$300 or greater.

The insured's contributions also finance sickness and maternity benefits and work injury benefits.

Voluntary contributors pay weekly contributions based on the best three years of contributions paid. Voluntary weekly contributions range from B\$1.76 to B\$10.24.

Self-employed person: 7% of weekly income between B\$55 and B\$320.

The self-employed person's contributions also finance sickness and maternity benefits and work injury benefits.

Employer: Weekly contributions vary according to eight wage classes:

B\$3.57 if weekly earnings are less than B\$70;

B\$5.85 if B\$70 to B\$109.99;

B\$8.45 if B\$110 to B\$139.99;

B\$9.65 if B\$140 to B\$179.99;

B\$11.25 if B\$180 to B\$219.99;

B\$12.85 if B\$220 to B\$259.99;

B\$14.45 if B\$260 to B\$299.99; and

B\$16.05 if B\$300 or greater.

The employer's contributions also finance sickness and maternity benefits and work injury benefits.

B\$2.60 of employer contributions covers work injury benefits only for employees aged 60 to 64 who have previously received an old-age benefit and for all employees aged 65 or older.

Government: Contributes as an employer.

Social assistance (noncontributory old-age pension)

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is met by the Social Security Board.

Qualifying Conditions

Old-age pension: Age 65 with at least 500 weeks of paid or credited contributions including at least 150 paid contributions. Retirement from covered employment is not necessary if aged 65 or older.

Early pension: Age 60 with at least 500 weeks of paid or credited contributions including at least 150 paid contributions. Employment must cease.

Retirement grant: Age 60 with at least 26 weeks of paid contributions but does not meet the qualifying conditions for an old-age pension.

Noncontributory old-age pension: Age 67 or older (men) and age 65 or older (women) and needy.

Disability pension: Age 59 or younger and incapable of work with at least 150 weeks of paid contributions since 1981, including at least 110 paid contributions in the five consecutive contribution years before the year in which the disability began and five paid or credited contributions in the 13 weeks immediately before the week in which the incapacity leading to the onset of disability began.

A medical board assesses the degree of disability.

Disability grant: Age 59 or younger with at least 26 weeks of paid contributions but does not meet the qualifying conditions for a disability pension. The insured person must be assessed with a permanent incapacity for work by a medical board.

Survivor pension: The deceased was eligible for or was receiving an old-age or disability pension at the time of death.

Eligible survivors are a widow who is pregnant or caring for the deceased's children or is aged 50 or older (or disabled) and was married to the insured for at least three years; a widower who was dependent on the deceased for at least three years; a partner who lived with the deceased for at least five consecutive years; children younger than age 16 (age 21 if a full-time student); and, if there are no other survivors, parents aged 55 or older.

Survivor grant: The deceased was not eligible for an old-age or disability pension but had at least 26 paid contributions.

Eligible survivors are a widow who is pregnant or caring for the deceased's children or is aged 50 or older (or disabled) and was married to the insured for at least three years; a widower who was dependent on the deceased for at least three years; a partner who lived with the deceased for at least five consecutive years; children younger than age 16 (age 21 if a full-time student); and, if there are no other survivors, parents aged 55 or older.

Funeral grant: The deceased had 50 weeks of paid contributions; 150 weeks of paid contributions for the funeral of a spouse or dependent child younger than age 16 (age 21 if a full-time student).

Old-Age Benefits

Old-age pension: The pension is 30% of the insured's average weekly covered earnings plus 2% of earnings for each 50-week period of contributions exceeding 500 weeks up to 750 weeks plus 1% of earnings for every 50-week period of contributions exceeding 750 weeks.

Average weekly covered earnings are based on the best three years of earnings.

Early pension: Calculated in the same way as the old-age pension. The pension is suspended if the insured returns to work before age 65.

The minimum weekly pension is B\$47. The pension is paid every four weeks.

The maximum pension is 60% of average weekly covered earnings, up to a weekly maximum of B\$192.

Retirement grant: The grant is a lump sum of six times the sum of average covered earnings in the best three years of contributions divided by 150 and multiplied by the number of 50-week contribution periods; or twice the sum of weekly covered earnings divided by the number

of contributions and multiplied by the number of 50-week contribution periods (whichever is greater).

The minimum grant is B\$800.

Noncontributory old-age pension: B\$100 a month is paid.

Permanent Disability Benefits

Disability pension: 30% of the insured's average weekly covered earnings is paid with at least 500 weeks of contributions; 25% of average weekly covered earnings with less than 500 weeks of contributions.

Average weekly covered earnings are based on the best three years of earnings.

The minimum weekly pension is B\$47. The pension is paid monthly.

The maximum pension is 60% of average weekly covered earnings.

Disability grant: The grant is a lump sum of six times the sum of average covered earnings in the best three years of contributions divided by 150 and multiplied by the number of 50-week contribution periods; or twice the sum of weekly covered earnings divided by the number of contributions and multiplied by the number of 50-week contribution periods (whichever amount is greater).

The minimum grant is B\$800.

Survivor Benefits

Survivor pension: 66.6% of the old-age or disability pension the deceased received or would have been entitled to receive is paid to a widow(er).

Orphan's pension: 25% of the old-age or disability pension the deceased received or would have been entitled to receive is paid to each child younger than age 16 (age 21 if a full-time student); 40% if disabled (no age limit).

Dependent parent's pension (in the absence of other eligible survivors): 40% of the old-age or disability pension the deceased received or would have been entitled to receive is paid to a parent aged 55 or older.

The minimum weekly survivor pension is B\$47 and is split among eligible survivors. Survivor pensions are paid every four weeks.

All survivor benefits combined must not exceed 100% of the pension the deceased received or would have been entitled to receive; otherwise, the pensions are reduced proportionately.

Survivor grant: The grant is a lump sum of six times the sum of average covered earnings in the best three years of contributions divided by 150 and multiplied by the number of 50-week contribution periods; or twice the sum of weekly covered earnings divided by the number of contributions and multiplied by the number of 50-week contribution periods (whichever is greater).

Belize

The minimum grant is B\$800.

Funeral grant: B\$1,500 is paid for the insured's death; B\$1,000 to the insured on the death of a spouse; and B\$500 to the insured on the death of a dependent child.

Administrative Organization

Ministry of Finance provides general supervision.

Social Security Board (<http://www.socialsecurity.org.bz>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1979 (social security).

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons aged 14 to 64, including public servants and self-employed persons.

Exclusions: Casual labor, persons employed for less than eight hours a week, and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Contributes as an employer.

Qualifying Conditions

Cash sickness benefits: The insured must be currently employed with at least 50 weeks of contributions, including at least five of the 13 weeks before the incapacity began.

Cash maternity benefits: The insured must have at least 50 weeks of contributions, including at least 25 of the 39 weeks ending six weeks before the expected date of childbirth or the day on which the benefit was claimed.

Maternity grant: The insured must have at least 50 weeks of contributions, including at least 25 of the 50 weeks before the expected date of childbirth. The grant is paid to an insured woman or to an insured man whose wife or common-law spouse has given birth and is not entitled to the benefit.

Sickness and Maternity Benefits

Sickness benefit: 80% of average weekly covered earnings is paid for up to 234 days; thereafter, the full benefit

may be extended for 156 days and for a further 78 days at 60% of average weekly covered earnings. After 234 days, a disability pension may be paid at the discretion of a medical board. The benefit is paid weekly.

The minimum weekly benefit is B\$44.00.

The maximum weekly benefit is B\$256.00.

Maternity benefit: 80% of average weekly covered earnings is paid for up to 14 weeks, beginning seven weeks before the expected date of childbirth or the day on which the benefit was claimed. The benefit is paid in two installments: one for the period before childbirth, one for the period after childbirth. The benefit is paid weekly.

The minimum weekly benefit is B\$44.00.

The maximum weekly benefit is B\$256.00.

Maternity grant: B\$300 is paid for each child.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Ministry of Finance provides general supervision.

Social Security Board (<http://www.socialsecurity.org.bz>) administers the program.

Work Injury

Regulatory Framework

First and current law: 1979 (social security).

Type of program: Social insurance system.

Coverage

Employed persons aged 14 to 64, including public servants, self-employed persons, and persons aged 60 or older who have previously received an old-age benefit and who return to work.

Exclusions: Casual labor, persons employed for less than eight hours a week, and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period and no contribution requirement. Accidents that occur while commuting to and from work are covered under certain circumstances.

Temporary Disability Benefits

80% of average weekly covered earnings in the four weeks before the disability began and is paid from the first day of incapacity for up to 156 days; thereafter, the benefit may be extended and paid at 60% of average weekly covered earnings for up to 91 days. The benefit is paid weekly.

The minimum weekly benefit for the first 156 days is B\$44.00.

The maximum weekly benefit for the first 156 days is B\$256.00.

Permanent Disability Benefits

Permanent disability pension: 60% of average weekly covered earnings in the four weeks before the disability began multiplied by the assessed degree of disability is paid.

The minimum weekly pension is B\$47. The pension is paid monthly.

Constant-attendance allowance: 25% of the disability pension is paid if the assessed degree of disability is 100% and the insured requires the constant attendance of others to perform daily functions.

A medical board periodically assesses and reviews the degree of disability.

Disablement grant: If the assessed degree of disability is less than 25%, a lump sum of average covered earnings in the four weeks before the disability began multiplied by the assessed degree of disability multiplied by 260 is paid.

A medical board assesses the degree of disability.

Workers' Medical Benefits

Benefits include full medical care, including rehabilitation and treatment abroad if recommended by a medical doctor.

Survivor Benefits

Survivor pension: 66.6% of the permanent disability pension the deceased received or would have been entitled to receive is paid to a widow(er).

Eligible widows are a dependent widow who is pregnant or caring for the deceased's children or is aged 50 or older and was married to the deceased for at least three years. A limited pension may be paid to a widow for up to 52 weeks if the qualifying conditions are not met. A pension is also paid to a widower with a disability who was fully dependent on the deceased for at least three years.

The widow(er) pension ceases on remarriage.

Orphan's pension: 25% of the permanent disability pension the deceased received or would have been entitled to receive is paid to each child up to age 16 (age 21 if a full-time student); 40% if disabled.

Dependent parent's pension (in the absence of other eligible survivors): 40% of the pension the deceased received or would have been entitled to receive is paid to parents aged 55 or older.

The minimum weekly pension is B\$47 and is split among the eligible survivors. Survivor pensions are paid monthly.

All survivor benefits combined must not exceed 60% of the deceased's average covered earnings in the four weeks before the date of the employment injury resulting in the insured's death.

Funeral grant: B\$1,500 is paid for the death of the insured.

Administrative Organization

Ministry of Finance provides general supervision.

Social Security Board (<http://www.socialsecurity.org.bz>) administers the program.