

Trinidad and Tobago

Exchange rate: US\$1.00 =
6.71 Trinidad and Tobago dollars (TT\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1934 (public-sector mandatory occupational pension), 1939 (old-age social pension), 1951 (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 (old-age pension, survivor pension, and funeral grant) for persons who previously had mandatory coverage.

Exclusions: Self-employed persons and certain employees of international organizations.

Special complementary system for public-sector employees (public sector mandatory occupational pension).

Social assistance: Needy residents of Trinidad and Tobago.

Source of Funds

Insured person

Social insurance: 1/3 of 13.2% of the insured's weekly or monthly reference earnings, according to 16 wage classes; 13.2% of covered earnings for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are TT\$867.

The maximum monthly earnings used to calculate contributions are TT\$13,600.

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

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 2/3 of 13.2% of weekly or monthly covered payroll, according to 16 wage classes.

The minimum monthly earnings used to calculate contributions are TT\$867.

The maximum monthly earnings used to calculate contributions are TT\$13,600.

The employer's contributions also finance 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.

Contributions are credited for each complete contributory week the insured received sickness, maternity, disability, or work injury benefits.

Employment must cease if the benefit is claimed before age 65.

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

Contributions are credited for each complete contributory week the insured received sickness, maternity, disability, or work injury benefits.

Employment must cease if the benefit is claimed before age 65.

Social insurance old-age benefits are payable abroad under reciprocal agreements.

Old-age social pension (social assistance, means tested): Age 65 with at least 15 years of residence in the 20 years immediately before the claim is made or a total of 50 years of residence in Trinidad and Tobago and monthly income up to TT\$4,500.

The social assistance old-age pension is not payable abroad.

Disability pension (social insurance): Must be aged 60 or younger, be assessed with an incapacity for work, and have 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 a total of 750 weeks of contributions before the disability began.

The disability pension ceases at the normal retirement age and is replaced by the social insurance old-age pension.

The social insurance disability pension is payable abroad under reciprocal agreements.

Disability pension (social assistance, means tested): Must be aged 18 or older, be a resident of Trinidad and Tobago for at least three years before the claim is made,

have a medically certified permanent disability, and have 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 received a social insurance old-age or disability pension at the time of death.

Eligible survivors include a widow(er), common-law spouse who has cohabited with the deceased for at least three years before the date of the insured's death, unmarried children aged 16 or younger (age 19 if a full-time student; no limit if disabled), and dependent parents.

The widow(er)'s pension ceases upon remarriage; the child's benefit continues.

Remarriage settlement: Paid to a widow(er) upon remarriage.

The survivor pension is payable abroad under reciprocal agreements.

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

Funeral grant (social assistance, income tested): Paid to help pay for the cost of a burial for needy individuals and families with little or no means of support.

Old-Age Benefits

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

Average weekly reference earnings are based on the insured's career earnings, according to 16 wage classes.

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

Old-age settlement (social insurance): A lump sum of three times the total employee and employer contributions is paid.

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

Old-age social pension (social assistance, means tested): TT\$500 to TT\$3,500 a month is paid, depending on income.

Permanent Disability Benefits

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

Average weekly reference earnings are based on the insured's career earnings, according to 16 wage classes.

There is no minimum disability pension.

Disability pension (social assistance, means tested): TT\$1,800 a month is paid.

Survivor Benefits

Survivor pension (social insurance)

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

The minimum monthly spouse's pension is TT\$600.

Remarriage settlement: A lump sum of 52 weeks of the spouse's pension is paid.

Orphan's pension: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible child; 60% for a full orphan.

The minimum monthly orphan's pension is TT\$600; TT\$1200 for a full orphan.

Dependent parent's pension: 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\$300 for one parent; TT\$600 for two parents.

The maximum combined survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

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

Funeral grant (social assistance, income tested): A lump sum of TT\$7,000 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 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 Social Development and Family Services, Social Welfare Division (<http://www.social.gov.tt/>), administers the social assistance program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1951 (social assistance), 1971 (social insurance), and 1998 (maternity).

Type of program: Social insurance, employer-liability, and social assistance system.

Coverage

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

Exclusions: Self-employed persons and certain employees of international organizations.

Source of Funds

Insured person

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

Employer liability: None.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Social assistance: None.

Employer

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

Employer liability: The total cost.

Social assistance: None.

Government

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

Employer liability: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (social insurance): Aged 16 to 65 with at least 10 weeks of contributions in the 13 weeks before the incapacity began.

Cash maternity benefit (social insurance): 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 (social insurance): The insured woman or the spouse of an uninsured woman must have enough contributions to qualify for the maternity benefit. The woman must be aged 16 or older and the pregnancy must last at least 26 weeks or result in a live birth.

Cash maternity benefit (employer liability): Must have been employed by the same employer for at least 12 months before the expected date of childbirth, request leave in writing at least eight weeks before the expected date of

childbirth, confirm her intention to return to work after maternity leave, and provide a medical certificate stating the expected date of confinement.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 60% of the insured's average weekly earnings is paid after a three-day waiting period for up to 52 weeks.

Average weekly earnings are based on the insured's earnings in the 10 best weeks of contributions in the 13 weeks before the incapacity began.

Maternity benefit (social insurance): 60% of the insured's average weekly earnings is paid for up to 14 weeks.

Average weekly earnings are based on the insured's earnings in the 10 best weeks of contributions in the 14 weeks before the last six weeks prior to the expected date of childbirth.

Maternity grant (social insurance): A lump sum of TT\$3,750 is paid (for each birth in case of multiple births).

Maternity benefit (employer liability): 100% of the employee's monthly earnings are paid for one month, and 50% for two months. If the sum of the monthly benefit and the social insurance maternity benefit is less than 100% of the employee's monthly earnings during the period of maternity leave, the employer pays the difference.

Workers' Medical Benefits

Medical benefits (social assistance, means tested): Certain medical benefits are provided for free to persons receiving care in public hospitals and health centers. Needy individuals may be eligible for grants for medical equipment, prosthetics, and pharmaceuticals (see Family Benefits).

Social insurance medical benefits are provided for work-related medical conditions only (see Work Injury).

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

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

Work Injury

Regulatory Framework

First and current laws: 1960 (workmen's compensation) and 1971 (social insurance).

Type of program: Social insurance and employer-liability system.

Note: Employers are required to either provide lump-sum work injury benefits directly to employees or pay insurance premiums for their employees. 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, and certain employees of international organizations.

Source of Funds

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

Self-employed person: Not applicable.

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

Government: None; contributes as an employer.

Qualifying Conditions

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 is paid for up to 52 weeks. There is no waiting period. The disability must last at least three days.

Average weekly earnings are based on the insured's career earnings, according to 16 wage classes.

Benefits are not payable abroad.

Permanent Disability Benefits

Permanent disability pension: If the insured has at least a 20% assessed degree of disability, a percentage of the temporary disability benefit is paid 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 permanent disability pension.

Disability grant: If the insured has less than a 20% assessed degree of disability, a lump sum of the assessed degree of disability multiplied by the period of disability (up to 365 weeks) multiplied by half the insured's average weekly earnings is paid. If the assessed disability is 3% or less, an amount corresponding to a 3% degree of disability is paid.

The benefit is paid after the temporary disability benefit ceases.

Average weekly earnings are based on the insured's career earnings, according to 16 wage classes.

Disability 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

Survivor pension

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) or to a common-law spouse who has cohabited with the deceased for at least three years before the date of the insured's death.

The minimum monthly spouse's pension is TT\$600.

Remarriage settlement: The pension ceases upon remarriage and a lump sum of 52 weeks of the spouse's pension 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 child aged 19 or younger (no limit if disabled before age 19 and incapable of work).

The minimum monthly orphan's pension is TT\$600; 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 (<http://www.finance.gov.tt/>) provides general supervision of the social insurance program.

Trinidad and Tobago

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

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

Unemployment

Regulatory Framework

The 1985 retrenchment and severance act requires employers to provide severance pay to employees who are laid off. For employees paid weekly, two weeks of the employee's basic earnings is paid for each of the first four years of employment plus three weeks of basic earnings for each additional year of employment. For employees paid monthly, 50% of the employee's monthly earnings is paid for each of the first four years of employment plus 75% of monthly earnings for each additional year of employment.

Family Allowances

Regulatory Framework

First and current law: 1951 (social assistance).

Type of program: Social assistance system.

Coverage

Needy citizens and legal residents of Trinidad and Tobago.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Public assistance (means tested): Paid to low-income families where the adult is unable to earn an income due to ill health or disability; for children if the father (or both parents) is deceased, hospitalized, incarcerated, disabled, or whose whereabouts is unknown; and to a low-income single parent or guardian caring for a severely disabled child.

General assistance grants (means tested): Paid to needy individuals and families who are receiving public assistance, vulnerable persons in crisis and emergency situations, or victims of a natural or man-made disaster in dire need of temporary assistance.

Funeral grant: See social assistance funeral grant under Old Age, Disability and Survivors.

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.

Education grant: Paid to families who are receiving public assistance to help meet the cost of secondary school fees, school transportation, and other essentials. The grant is paid for up to four children in each household, based on family circumstances.

School supplies grant: Paid to assist children whose books or uniforms were destroyed in a natural or man-made disaster.

Rental assistance: Paid for three months to needy individuals or victims of a disaster temporarily unable to pay housing rental payments. The benefit may be extended upon review.

Medical equipment grant: Paid to help purchase necessary medical aids, such as wheelchairs, eyeglasses, and hearing aids. The purchase of any particular item may only be approved once in each two-year period.

Prosthetics grant: Paid to help purchase necessary medical aids, such as wheelchairs, eyeglasses, and hearing aids.

Pharmaceutical grant: Paid to help purchase prosthesis deemed necessary and useful by the Ministry of Health.

Household item grant: Paid to needy individuals or victims of a disaster to help purchase household items such as stoves, refrigerators, and furniture items. The purchase of any particular item may only be approved once in each three-year period.

Home help grant: Paid to help finance short-term at-home care.

Special child grant: Paid for one year to parents of children up to age 18 with a mental or physical disability who are not receiving public assistance. The benefit may be extended upon review.

Free bus pass: Provided to social assistance beneficiaries and pensioners older than age 65.

Family Allowance Benefits

Public assistance (means tested): TT\$1,150 a month is paid for households with one person; TT\$1,400 a month with two persons; TT\$1,600 a month with three persons; and TT\$1,750 a month with four or more persons.

General assistance grants (means tested)

Funeral grant: See social assistance funeral grant under Old Age, Disability and Survivors.

Clothing grant: A lump sum of up to TT\$1,000 per person is paid for up to four persons in each household. The grant may only be claimed once in a two-year period.

Dietary grant: Up to TT\$600 a month is paid.

Education grant: Up to TT\$200 a month is paid for each eligible child for up to four children in each household.

School supplies grant: A lump sum of up to TT\$700 is paid for primary school students; TT\$1,000 for secondary school students.

Rental assistance: Up to TT\$2,500 is paid directly to the beneficiary's landlord over a three-month period; up to TT\$7,500 is paid over a year.

Medical equipment grant: A lump sum of up to TT\$7,500 is paid.

Prosthetics grant: A lump sum of up to TT\$40,000 is paid.

Pharmaceutical grant: A lump sum of up to TT\$2,500 is paid once a year.

Household item grant: A lump sum of up to TT\$6,000 (TT\$10,000 for victims of a disaster) is paid.

Home help grant: TT\$1,800 a month is paid to the caregiver for up to six months.

Special child grant: TT\$1,100 a month is paid for one year (reviewable) to parents for up to four children in each household.

Free bus pass: Free travel on public transportation is provided.

Administrative Organization

Ministry of the Social Development and Family Services, Social Welfare Division (<http://www.social.gov.tt/>), administers the social assistance program.