

A Guide to Benefits Payable by NIS

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A GUIDE TO BENEFITS PAYABLE BY NIS



NATIONAL INSURANCE SCHEME
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Contents

INTRODUCTION	1
LONG TERM	2
Old Age Benefit	2
Invalidity Benefit	2
Constant Attendance Benefit	3
Survivors Benefit	4
Funeral Benefit	6
SHORT TERM	6
Sickness Benefit	6
Sickness Benefit Medical Care	7
Spectacle And Dental Care	7
Maternity Benefit	8
INDUSTRIAL	9
Injury Benefit	9
Injury Benefit Medical Care	9
Disablement Benefit	10
Death Benefit	10
Caricom Social Security Agreement	12
How To Contact Us	13

HOW TO CONTACT US

For further information, call or visit our National Insurance Offices or the Customers Relations Unit, Brickdam and Winter Place, Georgetown, or NIS website (www.nis.org.gy).

Email Address: customers_service@nis.org.gy

Tel #: 227-3461

NATIONAL INSURANCE OFFICES ARE SITUATED AT:

Georgetown Local Office	
Brickdam & Winter Place	Tel: 225-2793-7
Bartica Local Office	
1 First Ave. & Triangle St. Bartica	Tel: 455-3142, 455-2326
Finance/Admin./Records Office	
Camp & Bent Streets, Georgetown	Tel: 226-6878, 226-8058, 225-2798-9
Corriverton Local Office	
8 Springlands Corriverton, Berbice	Tel: 339-2224, 339-2208
Essequibo Local Office	
Anna Regina, Essequibo Coast	Tel: 771-4119, 771-4318
Fort Wellington Local Office	
Fort Wellington, West Coast Berbice	Tel: 232-0300
Klien Pouderoyen Local Office	
11 Public Road, Pouderoyen, W.B.D.	Tel: 264-2531
Leonora Local Office	
Leonora, West Coast Demerara	Tel: 268-2285, 268-2275
Linden Local Office	
5051 David Rose Ave., Linden	Tel: 444-6440, 444-3074
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CARICOM SOCIAL SECURITY AGREEMENT

The CARICOM Agreement on Social Security is intended to protect CARICOM Nationals' entitlement to benefits and provide equality of treatment when moving from one country to another. The Agreement covers the payment of the following Pensions:

- a) Old Age
- b) Invalidity
- c) Disablement
- d) Survivors
- e) Death

Under this Reciprocal Agreement, Insured Persons are entitled to benefits from one or more of the Social Security schemes in the various countries for which they qualify. The CARICOM Countries that have signed and ratified the Agreement are:

Antigua & Barbuda	Grenada	St. Kitts & Nevis
Barbados	Guyana	St. Lucia
Belize	Jamaica	St. Vincent
Dominica	Montserrat	Trinidad & Tobago

If you are going to another CARICOM country to work, or you are in receipt of benefit under the Social Security Scheme where you are resident, make sure that you inform the General Manager/Director, National Insurance, by way of writing of your date of departure and your overseas address. When you return to your usual place of residence, it is essential that you let the General Manager/Director, National Insurance know as soon as possible that you have returned. When you write to the General Manager/Director, National Insurance, you should supply your:

Name, Address, Telephone Number, National Insurance Number and National Registration Number (in the case of Barbados).

INTRODUCTION

The National Insurance Scheme extends Social Insurance Coverage on a compulsory basis, to all persons between the ages of sixteen (16) and sixty (60) years who are engaged in Insurable Employment. Coverage is also extended on a voluntary basis, to persons who cease such employment before reaching age sixty (60) years, until the attainment thereof. Employed persons outside this age range who are in Insurable employment are also covered, but for Industrial Benefits only. However, Self-Employed Contributors are not covered for Industrial Benefits.

Both the Employer and the employee pay contributions into the Scheme based on a payroll system.

Employers and Employees contribute 14% of their wage/salary to NIS.

This is derived from 5.6% deduction from the employee's pay and the remaining 8.4% is paid by the employer on behalf of the employee.

The actual wage/salary is at present subjected to a ceiling of \$280,000.00 per month or \$64,615.00 per week for National Insurance purposes.

Self-employed Persons contribute 12.5% of their declared income as Contributions, while Voluntary Contributors pay 9.3% of their Insurable Earnings as determined from the last two years of their employment (This is also subjected to the aforementioned ceilings)

Presently, the Scheme provides for the payment of the following Benefits, which are grouped under three branches as follows:

LONG TERM	SHORT TERM	INDUSTRIAL
Old Age Benefit	Sickness Benefit	Injury Benefit
Invalidity Benefit	Sickness Benefit Medical Care	Disablement Benefit
Survivors Benefit	Maternity Benefit	Industrial Death Benefit
Funeral Benefit		
Constant Attendance		

NB: This booklet is not a substitute for the law. The law shall prevail in case of any inadvertent conflict.

LONG TERM

1. OLD AGE BENEFIT

Definition

Old Age Benefit is payable to Insured Persons who have attained the age of sixty (60) years. The Benefit can be in the form of a Periodical Payment (Pension) or a Grant (lump-sum).

Qualifying Conditions

A. To qualify for an Old Age Pension, the Insured Person must have:

- i) Paid not less than one hundred and fifty (150) Contributions.
- ii) Paid or been credited with, or paid and been credited with not less than seven hundred and fifty (750) Contributions.
- iii) Attained the age of sixty (60) years.

B. To qualify for an Old Age Grant, the Insured Person must have:

- i) Paid not less than fifty (50) Contributions.
- ii) Attained the age of sixty (60) years.

2. INVALIDITY BENEFIT

Definition

Invalidity Benefit is paid to an Insured Person who:

- a) Is incapable of work otherwise than as a result of Employment Injury,

(b) The Widower of the Deceased provided that:

- i) He is over fifty-five (55) years of age and incapable of work, and that incapacity is likely to be permanent; and
- ii) Has no income from any source, whether by way of Pension or otherwise other than public Assistance under the Poor Relief Act, or Non-contributory Pension under the Old Age Pension Act.

(c) Every Unmarried dependent child who becomes an Orphan, as a result of the death of:

- i) An Insured Person due to an Industrial Accident.
- ii) A Widow or Widower in receipt of Death Benefit and who has no Stepmother or Stepfather with a prior claim.

(d) A Parent of the Deceased who is permanently incapable of self-support, and who was being wholly or partially maintained by the Deceased, or who would, but for the Accident, have been so maintained:

(e) Other Dependents who are members of the family of the Deceased, who were wholly or partially maintained by the Deceased or would, but for the relevant Accident, have been so maintained provided that:

- i) If the Dependent is a man, he must be permanently incapable of self-support.
- ii) If the Dependent is a woman, she must be permanently incapable of self-support;
- iii) If the Dependent is a child, he/she must be under the age of eighteen (18) years or, if over that age, is permanently incapable of self-support. If there is more than one Dependent, the amount payable shall be distributed in such manner as the General Manager may consider reasonable.

Where there is no Dependent entitled to Death Benefit, a payment shall be made to the Creditors or Estate of the Deceased Insured Person.

12. DISABLEMENT BENEFIT

Definition

Disablement Benefit is payable to an Insured Person who has suffered loss of faculty due to an Industrial Accident.

Qualifying Conditions

There are no Contribution Conditions to be satisfied by the Insured Person. However, the Dependents of the Deceased Insured Person must satisfy specific conditions in order to qualify for the Benefit.

13. DEATH BENEFIT

Definition

Death benefit is payable to or for the benefit of the dependants of an insured person who died as a result of an Industrial Accident.

Qualifying Conditions

There are no Contribution Conditions to be satisfied by the Insured Person. However, the Dependants of the Deceased Insured Person must satisfy specific conditions in order to qualify for the Benefit.

Entitlement

The Dependants of the Deceased Insured Person who are entitled to claim Industrial Death Benefit are:

(a) **The Widow of the Deceased provided that:**

- i) She is forty-five (45) years of age or over, or incapable of work and this incapacity is likely to be permanent; or
- ii) She is pregnant by her late husband, or
- iii) She has care of a child or children of his or their marriage, under eighteen (18) years of age, and was either residing with him or receiving, or entitled to receive from him periodical payments for the maintenance of herself or the children or both.

- b) Has been so incapable for a period of not less than twenty-six (26) weeks; and
- c) Is likely to be permanently so incapable.

Qualifying Conditions

A. An Insured person is entitled to Invalidity Pension If he/she

- i) Is an insured (as defined above);
- ii) Has paid not less than one hundred and fifty (150) Contributions.
- iii) Has paid or has been credited with not less than two hundred and fifty (250) Contributions.
- iv) Is under sixty (60) years of age; and
- v) Is not in receipt of Sickness Benefit.

B. An Insured Person who does not satisfy the Qualifying Conditions above, but who:

- i) Is an invalid (as defined above),
- ii) Has paid not less than fifty (50) contributions; and
- iii) Is under sixty (60) years of age, becomes entitled to an Invalidity Grant.

3. CONSTANT ATTENDANCE BENEFIT

Definition

Constant Attendance Benefit is payable to a person who is either an

Invalidity or a Disablement Pensioner. The Benefit was introduced to offset charges, which would be incurred as a result of dependency upon someone else for Custodial Care.

Qualifying Conditions

The Insured Person must be:

- (a) Incapable of Work
- (b) Either an Invalidity or Disablement Pensioner
- (c) Dependent on Custodial Care for carrying out the activities of daily living.

4. SURVIVORS BENEFIT

Definition

Survivors Benefit is payable to or for the benefit of the Dependents of a Deceased Insured Person.

Qualifying Conditions

At the time of death, the insured Person:

- a) Was in receipt of Old Age Pension or Invalidity Pension; or
- b) Had satisfied the Contribution Requirement for the award of the Invalidity Pension; or
- c) Was sixty (60) years of age or over, and would have been entitled to Old Age Benefit had he made a claim for that Benefit.

Entitlement

The Dependents of a Deceased Insured Person entitled to claim Survivors' Benefit are:

- (a) **The Widow of the Deceased provided that:**
 - (i) She is forty-five years of age or over, or incapable of work, and

INDUSTRIAL

10. INJURY BENEFIT

Definition

Injury Benefit falls under the Industrial Benefit Branch. This benefit is payable to an Insured Person who becomes incapable of work as a result of an Injury or Prescribed Disease, arising during the course of or directly resulting from employment.

Qualifying Conditions

There are no Contribution Conditions for the receipt of Injury Benefit. However, the Insured Person must be employed. Self-employed Persons are not covered for Benefits under the Industrial Branch.

11. INJURY BENEFIT MEDICAL CARE

Definition

Injury Benefit Medical Care involves the limited reimbursement of Medical Expenses incurred by an Insured Person, who is rendered temporarily incapable of work as a result of an Industrial Accident or Occupational Disease. This Benefit is available for treatment received both Locally and Overseas.

Qualifying Conditions

The Qualifying Conditions for the receipt of Injury Benefit Medical Care are the same as those for the receipt of Injury Benefit. The Benefit is available to all Insured Persons, with no age restriction, so even if you are under sixteen (16) years or over sixty (60) years of age, once you are employed, you are covered for Industrial Injury Medical Care.

a Coupon to offset the cost of spectacles, contact lens or repairs to same. The Benefit is limited to specific amount of \$10,000. - Lens \$6,000. and Frame \$4,000.

9. MATERNITY BENEFIT

Definition

Maternity Benefit (Allowance and Grant) is payable in the case of Pregnancy and Confinement of a woman who is an Insured Person.

Qualifying Conditions

- (i) **Maternity allowance is payable if the Insured woman:**
- a) Has paid not less than fifteen (15) Contributions since her entry into insurance; and
 - b) Has been engaged in and paid Contribution during at least seven continuous weeks in the period of twenty-six (26) Contribution Weeks preceding the week of expected confinement or.
 - c) Has given birth to a child after 28 weeks of pregnancy, whether dead or alive.
- (ii) **Maternity Grant is payable to:**
- a) Any Insured woman who had satisfied the conditions for Maternity allowance,
 - b) Any woman whether insured or not, who was confined and who has not satisfied the conditions for Maternity Allowance, but whose spouse is an Insured Person and has satisfied the Contribution Conditions for the benefit.

this incapacity is likely to be permanent or

- (ii) She is pregnant by her late husband; or
- (iii) She has care of a child or children of his or their marriage, under sixteen (16) years of age, and was either residing with him or receiving, or entitled to receive from him periodical payments for the maintenance of herself or the children or both, of not less than five dollars (\$5.00) weekly.

(b) **The Widower of the Deceased provided that:**

- i) He is over fifty-five (55) years of age and incapable of work, and that incapacity is likely to be permanent; and
- ii) He had no income from any source, whether by way of Pension or otherwise other than Public Assistance under the Poor Relief Act, or Non-contributory Pension under the Old Age Pension Act.

(c) **Every Unmarried Dependent Child who becomes an Orphan, if at the death of the Surviving Parent he/she:**

- i) Is left with no Parent;
- ii) Is under the age of eighteen (18) years; and had been wholly or partially maintained by a Deceased Insured Parent in his lifetime; and
- iii) Has no Stepmother or Stepfather with a prior claim.

(d) **Members of the family of the Deceased, who were wholly or partially maintained by the Deceased provided that:**

- i) If the Dependant is a man, he is permanently incapable of self-support
- ii) If the Dependant is a woman, she is permanently incapable of self-support or is living with her husband who is permanently incapable of self-support;
- iii) If the Dependant is a Child, he/she is under the age of eighteen

(18) years, or being above that age, is permanently incapable of self-support.

5. FUNERAL BENEFIT

Definition

Funeral Benefit is paid to offset the Funeral Expenses of a Deceased Insured Person or his/her Spouse.

Qualifying Conditions

The Funeral Benefit is payable on the death of:

- a) A person who is or has been an Insured Person, and who at the time of death had paid not less than fifty (50) Contributions; or
- b) The spouse of a person in respect of whom, if it had been such a person who had died, Funeral Benefit would have been payable under Paragraph a.

The Benefit is payable to the person who had met or is liable to meet the Funeral Expenses.

SHORT TERM

6. SICKNESS BENEFIT

Definition

Sickness Benefit is payable to an insured Person who is rendered temporarily incapable of work, otherwise than as a result of an Employment Injury.

Qualifying Conditions

To qualify for the Benefit, the Insured Person must have:

- a) Been engaged in Insurable Employment immediately prior to the

day on which incapacity commenced;

- b) Paid not less than fifty (50) Contributions since his/her entry into insurance; and
- c) Been employed and paid Contributions during at least eight (8) Contribution Weeks in the period of thirteen (13) Contribution Weeks immediately preceding the week in which incapacity commenced.

7. SICKNESS BENEFIT MEDICAL CARE

Definition

Sickness Benefit Medical Care involves the limited reimbursement of Medical expenses incurred by an Insured Person, who is rendered temporarily incapable of work. This Benefit is available for Medical Care Expenses incurred both locally and Overseas.

Qualifying Conditions

The qualifying conditions for the receipt of Sickness Benefit Medical Care are the same as those for the receipt of Sickness Benefit. However, if the Claim is for the reimbursement of the cost of providing Orthopedic or Prosthetic Appliances, it is not necessary for the Insured Person to show that he/she was incapable of work.

Insured Persons between the ages of 16 and 60 years can claim this Benefit. In cases where the medical condition is of a recurring or continuous nature, reimbursement can extend to persons beyond age 60 years.

NB: NIS must have a history of someone's Medical Condition in order for reimbursement to be extended beyond age 60 years.

8. SPECTACLE AND DENTAL CARE

Recipients of Invalidity and Old Age Benefits are issued with Coupons to access free Dental and Spectacle Care (subject to specific limits). These coupons are taken to the Optometrist/Dentist who would be reimbursed by the National Insurance Scheme.

The 'Coupon System' also available to Contributors who are desirous of obtaining Spectacle Care using an advance payment in the form of