

National Insurance Scheme

Linden Local Office Tel: 444-6561, 6440, 6562

ESSEQUIBO

Essequibo Local Office Tel: 771-4207, 4209, 4119

Bartica Local Office Tel: 455-2326

Lethem Local Office Tel: 772-2267

Mabaruma Local Office Tel: 777-2530

For further information

Email address: customer_service@nis.org.gy

website: www.nis.org.gy

Customer Relations Unit Tel: 227-3461



A GUIDE TO

MATERNITY BENEFIT



NATIONAL INSURANCE SCHEME

HEAD OFFICE: Brickdam & Winter Place, Georgetown, Guyana

Tel.: 226-6797, 226-8376, 225-2793-5, 227-3461

A Guide To NIS Maternity Benefit

INTRODUCTION

This leaflet gives general guidance only and should not be treated as a complete and authoritative statement of law.

It tells you about Maternity Benefit, one of the Benefits payable by the National Insurance Scheme. It will assist you in understanding what the benefit is, who is entitled to it, how and when it may be claimed. It also explains the contribution and other conditions, which must be satisfied before payment is made.

GENERAL

Maternity Benefit is paid to a woman who is expecting or has given birth to a child whether alive or dead after 28 weeks of pregnancy. It is designed to provide a measure of financial relief to her during and after her pregnancy.

The Staff of the National Insurance Office will be ready and willing to give further information and assistance should you have any difficulty claiming Maternity Benefit.

The Benefit takes two forms:

1. Maternity Allowance

- A) This is a periodical payment for 13 weeks made to an insured woman who has lost wages as a result of pregnancy and confinement.
- B) Extended Maternity Allowance. This is paid for an additional 13 weeks maximum dependent on the individual circumstances resulting from complications of pregnancy.

2. Maternity Grant

This is a lump sum payment of \$2,000.00 made to a woman, whether insured or not, in the case of pregnancy and confinement. It is paid for each child to a maximum of 3 children whether a woman loses her earnings or not.

N. B. : It is not paid if a claim for Medical Care is paid.

RIGHT TO APPEAL

If you are dissatisfied with the decision on your claim, you may appeal against it by completing and submitting a Notice of Appeal Form Ap1100 F4 R0 within two (2) months of the date of the decision.

NATIONAL INSURANCE OFFICES ARE SITUATED AT:-

GEORGETOWN

HEAD OFFICE

BRICKDAM & WINTER PLACE: Tel. 226-0858, 226-8059, 226-9867
226-8376, 227-3461, 225-6747
227-6851, 225-3268, 227-3461

Camp & Bent Streets Tel. 226-8058, 226-8059, 225-6677
225-2799, 226-6878

BERBICE

New Amsterdam Local Office Tel. 333-3122, 333-3170, 333-2103

Corriverton Local Office Tel. 335-3007/335-3016

Port Mourant Local Office Tel. 336-6577/336-6578

Fort Wellington Local Office Tel. 232-0300

DEMERARA

Mahaicony Local Office Tel. 221-2217

Melanie Local Office Tel. 270-1038, 270-1222, 270-1227

Klien Pouderoyen Tel. 264-2461, 264-2531

Leonora Local Office Tel. 268-2275, 268-2278, 268-2285

90,000 + 90,000 = 70% of 180,000

$\frac{70 \times 180,000}{100}$

1

= \$126,000.00

You can now find the weekly or daily rates.

Maternity Benefit is paid from the 1st day.

The benefit is paid in three (3) parts:

- a) First 6 weeks preceding delivery for expected confinement.
- b) Second 6 weeks paid after application for confinement/post confinement.
- c) Last 1 week paid after the Insured Person has resumed duties.

HOW TO CLAIM FOR THE ALLOWANCE?

A claim for Maternity Allowance is made on B700F2A MB R0 and must be supported either by a Certificate of Confinement or a Certificate of Expected Confinement MD800F3 RO signed by your doctor / midwife and a Statement of Earnings completed by your Employer. After resuming duty a resumption slip must be submitted for the final week of benefit.

EXTENDED MATERNITY ALLOWANCE

A claim for Extended Maternity allowance is made on Form MD800F1 PC R0 and must be supported by a Medical Certificate for Post Confinement.

GRANT

A claim for Maternity Grant is made on Form B700F2A MB R0. If necessary, this is supported by Form B700F2A MB R0 (Declaration by Spouse Form). All claims and supporting documents can be submitted to the nearest National Insurance Office.

MEDICAL CARE

N.B.: Medical Care is only paid with Maternity Benefit if there are complications of pregnancy resulting in Caesarian section delivery. Expenditure related to Baby e.g. Nursery cost etc. will not be paid. When Medical Care is reimbursed the Grant is not paid.

WHO CAN QUALIFY FOR THE BENEFIT?

a) Allowance & Grant

Any insured woman who is 16-60 years old and who is working for an Employer (an employed woman) or by herself (a self-employed woman) can qualify for the Maternity Allowance and the Maternity Grant.

b) Grant Only

Any woman who is unemployed, but spouse is employed, registered and satisfies the contribution requirements for Maternity Benefit can qualify for the Maternity Grant alone.

QUALIFYING CONDITIONS FOR MATERNITY BENEFIT

The claimant must:

1. Be between age 16-60 years.
2. Be insured by National Insurance Scheme as self-employed or employed
3. Have paid at least fifteen (15) contributions since registration with the Scheme.
4. Have paid contributions to the Scheme for at least seven (7) weeks out of the twenty-six (26) weeks before confinement.

HOW IS MATERNITY ALLOWANCE PAID

N.B: Condition number three (3) may however be waived by the General Manager if there is enough evidence to prove that the employed or self-employed woman due to the casual nature of her employment or her physical disposition, cannot satisfy it.

N.B: The spouse of an unemployed woman must satisfy conditions 1 to 3 stated above.

The rate of Maternity Allowance is calculated at 70% of the average weekly or monthly earnings.

INSURABLE INCOME

This is the amount of income that Contributions are paid on.

There is a maximum amount of monthly or weekly income on which you pay contributions. This is known as the monthly or Weekly Insurable Earnings Ceiling.

N.B:

The Insurable Earnings Ceiling changes yearly.

HOW TO CALCULATE YOUR RATE OF ALLOWANCE

MONTHLY PAID WORKER'S Insurable Income = Insurable Earnings Ceiling.

Example-Jill's expected date of delivery is May 19. She applies for expected confinement 6 weeks before the confinement week i.e. from the 9th March.

Her salary is as follows:

February - \$280,000.

January - \$280,000.

December - \$280,000.

November - \$280,000.

October - \$280,000.

September - \$280,000.

The above case monthly Insurable Earnings Ceiling of:

$\$280,000 + \$280,000 = \$560,000$

Average = $\$560,000$ divided by 2 = $\$280,000$

Therefore $70\% = \frac{70}{100} \times \$280,000 = \$196,000$

The answer you get will be your monthly rate of benefit. To get the daily rate of Benefit you divide by 26. The answer can then be multiplied by 6 to arrive at the weekly rate.

N.B: This Benefit is not payable on Sunday, hence the six days week.

(INSURABLE EARNINGS IS LESS THAN INSURABLE EARNING'S CEILING)

Using another example with Bibi earning a different salary and the Insurable Earning's Ceiling being below \$280,000.00

Her salary is as follows:

February - \$90,000.

January - \$90,000.

December - \$90,000.

November - \$90,000.

October - \$90,000.

September - \$90,000.

Because the earnings are less than the ceiling, we use the actual earnings to calculate the rate of benefit. Note the difference between this example and the former one. Remember we select the two (2) best months of income out of the six (6) months presented.