

NATIONAL INSURANCE OFFICES ARE SITUATED AT:-

GEORGETOWN

HEAD OFFICE

BRICKDAM & WINTER PLACE

Tel: 226-8058, 226-8059, 225-6677
226-8376, 227-3461, 225-6747
225-3268, 227-0437

Camp & Bent Street

Tel: 226-8058; 226-8059; 225-6677
225-2799; 226-6878

BERBICE

New Amsterdam Local Office

Tel: 333-3122; 333-2103, 333-3170

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 Damishana Local Office

Tel: 270-1038, 1222, 1227, 1231

Klien Pouderoyen Local Office

Tel: 264-2461, 264-2531

Leonora Local Office

Tel: 268-2275, 268-2278, 268-2285

Linden Local Office

Tel: 444-6461; 6440; 6562

ESSEQUIBO

Essequibo Local Office

Tel: 771-4207, 771-4209, 771-4119

Bartica Local Office

Tel: 455-2326

Mabarurna Local Office

Tel: 777-2530

Lethem Local Office

Tel: 772-2267

Email address: customers_service@nis.org.gy

website: www.nis.org.gy

Customer Relations Unit Tel: 227-3461



A GUIDE TO

SICKNESS BENEFITS



NATIONAL INSURANCE SCHEME

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**Tel: +(592)226-6797, 226-8376, 225-2793-5,
227-3461, 226-9867**

NIS SICKNESS BENEFIT

This pamphlet offers information on NIS Sickness Benefit. As you read on take note now - this pamphlet is only intended for general information purposes and should not be taken as a full and authoritative statement of Law. If you need further information or clarification, call or visit the nearest NIS Office or the Publicity and Public Relations Unit.

DEFINING SICKNESS

The term sickness has a different meaning for NIS than how it is generally used. For NIS, Sickness means any condition that causes ill health and which is not related to, or resulting from, a work situation.

Many persons get confused, because they get involved in an accident where they sustain injuries and NIS refers to their condition as sickness. Now you know why this is so. If you are still not clear, read the Industrial Injury Benefit Pamphlet. This will help you to understand the difference. As you read on, remember sickness is non-work related.

WHAT IS SICKNESS BENEFIT?

This is a cash payment by NIS which you receive when you lose wages / salary because you are temporarily unable to work as a result of illness.

TO GET SICKNESS BENEFIT YOU MUST:-

1. Be between the ages of 16 - 60 years
2. Be registered as Employed or Self-Employed.
3. Have at least 50 paid contributions.
4. Have paid at least 8 contributions during the last 13 weeks before the week of your sickness.
5. Have been engaged in insurable employment up to the day prior to the day when your sickness began. In other words, you must have worked or have been paid for the day before the sickness began. Example, if you took ill on Thursday, you must have been employed up to Wednesday.

These two (2) forms (the Medical Certificate and the statement of earnings form) should then be sent to your nearest NIS Office within 10 working days from the date of issue of the Medical Certificate.

If you are hospitalized ensure the Doctor states this is the remarks column on the Medical Certificate.

N.B.: Failure to submit your claim in time can result in your loss of benefit.

Medical Certificates will not be accepted for payment if they have been proven to be tampered with.

All medicals must bear the registration number of the Doctor.

COMMON PROBLEMS TO AVOID

1. Late submission of claims (deadline 10 working days)
2. Changes made on Medical Certificate without Doctor's initials.
3. Using names other than that on NIS Card.
4. Late issued medicals (without Doctors indicating reason for same)
5. Incompletion of back of Medical Certificate. Improper signature.
6. Incompleteness of claim. (1st Claim will require statement of earnings).
7. Absence of Doctors registration number and stamp on Medical Certificates.

REMEMBER: It is an offence punishable by law to give false or misleading information.

APPEALS: It is your right to appeal if you are dissatisfied with a decision on your claim. To do so you should complete an Appeal Form (AP7700F4 R0) and submit it within (2) months of the date of the decision you are appealing against.

For further information call or visit your nearest National Insurance Office or the Customer Relations Unit, Brickdam and Winter Place, Georgetown. Telephone Number: 227-3461

SICKNESS BENEFIT MEDICAL CARE

Once you qualify for Sickness Benefit you become entitled to Sickness Benefit Medical Care (SBMC). If for any reason you do not satisfy the qualifying conditions to receive sickness benefit then automatically you will not be entitled to Medical Care. (Medical Care will be paid if someone is not working, once NIS has a history of the Insured Person's condition).

Sickness Benefit Medical Care (SBMC) is reimbursement of a part of your medical expenses. It applies to expenses incurred for care both in and out of hospital. It can also be paid for local expenses or Overseas expenses. The latter will first require the granting of permission from NIS. (See Medical Care Pamphlet for further Information).

N.B: When claiming Sickness Benefit Medical Care (SBMC) ensure that the Sickness Benefit claim reaches NIS within the stipulated time of ten (10) working days.

Submission of late claims whilst not affecting your medical Care will affect your Sickness Benefit.

HOW TO CLAIM SICKNESS BENEFIT?

1. If you are ill see a doctor and get an NIS Medical Certificate.
2. The Doctor will complete the side for the Medical Practitioner and you must complete the reverse side ensuring that all questions are answered. State your full name and address. You may include your call name. If the doctor does not have an NIS Medical Certificate and issues you with one of his own, this must be attached to the one provided by NIS. You must still complete the reverse side of the NIS Certificate.
3. Send the Certificate to your Employer for him/her to attach the Employer's form. The Self-employed person will complete and attach a statement of earnings form.

WHEN IS SICKNESS BENEFIT PAID?

This is paid after the 3rd day of the commencement of your illness. Example, if you are ill for ten (10) days, NIS will pay the Benefit from the fourth day, once you lose income and the fourth day is not a Sunday. If, however, a second bout of illness occurs in less than eight (8) weeks of the first, the second bout will be treated as a continuation of the first. In this case, you will receive Sickness Benefit from the first day of the second period of illness.

What happens if you are paid full salary for your entire illness, will you get Sickness Benefit? The answer is no. One must not be allowed to benefit from infirmity.

Remember, Sickness Benefit is only paid where there is a loss of earnings.

Sickness Benefit is not paid for Sundays. NIS is also not responsible if your employer chooses not to pay you for your period of illness or for the first three (3) days. The responsibility of this organization is to cover your loss of wages up to seventy percent (70%) of your average insurable income. Before you read on, make sure that you understand fully all that you have read so far. If possible, go it over again.

Sickness Benefit is paid at a rate of 70% of your average monthly/weekly insurable income. What does this mean? Let's look at the term:

INSURABLE INCOME

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

N.B: There is a maximum amount of monthly or weekly income on which you pay contributions. This is known as the monthly or weekly insurable earning ceiling.

N.B. The Insurable earnings Ceiling changes yearly.

Example: (1) If the monthly ceiling is \$280,000.00 and you are earning \$280,000.00 monthly, you will pay contributions on \$280,000.00

Example: (2) If the monthly ceiling is \$280,000 and you are earning \$90,000 monthly, you will pay contributions on the \$90,000. Your Insurable Income is \$90,000.

AVERAGE INSURABLE INCOME

MONTHLY

First, we look at the three (3) months Insurable Income prior to the month of incapacity. Select the best two (2) incomes. Add them together then divide by two.

WEEKLY

Thirteen (13) weeks of Insurable income immediately before the week of incapacity are obtained.

The best eight (8) weeks are added together then divided by eight (8).

HOW TO CALCULATE YOUR RATE OF BENEFIT

Using Monthly earnings below the Insurable earnings Ceiling find: 70% of Average Insurable Income.

Example

STEP I:

Jill got ill on 10th May

- * Salary for April = \$100,000.
- * Salary for March = \$100,000.
- * Salary for February = \$95,000.

STEP II:

*Best two (2) incomes are added
Total \$200,000.

STEP III:

Average is found:

*\$100,000. Divided by 2 = \$100,000.

STEP IV:

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

= \$70,000. (Your monthly rate).

To get the daily rate you divide by 26. The answer can then be multiplied by 6 to arrive at the weekly rate. **Remember, NIS Benefit is not payable on Sundays, hence the six (6) days.**

WEEKLY EARNINGS

To calculate your benefit if you are weekly paid, follow the same procedure of finding 70% of the average income for 8 weeks. This will give you the weekly rate of Benefit.

You can then find the daily rate by dividing by 6. The answer can then be multiplied by 26 in order to determine the monthly rate.

BENEFIT CREDITS

For each week of Sickness Benefit received (Monday to Saturday) you will receive a free contribution (called the credited contribution) from NIS. These can be very useful at times to help you claim other long term benefits such as Old Age and Invalidity Benefits.

FOR HOW LONG CAN A PERSON GET SICKNESS BENEFIT?

Sickness benefit can be paid for a maximum of 26 weeks. Of course, your sickness may last longer than 26 weeks. In such a case you will have to apply for, or be considered for Invalidity Benefit, (You can read more about this in the Invalidity Benefit Pamphlet and our website).