



# THE CONTRIBUTOR



## SSB TURNS 42

Words from the Director

Over the past 42 years, the Virgin Islands Social Security Board has positively impacted the quality of life, not only of its contributors and their families, but the Territory at large. At June 2022, there were approximately 16,518 active employees. Through adequate insurance coverage, the Board provided financial relief to qualified persons during periods of sickness, pregnancy, employment injury, permanent disability, old age, funeral, and survivorship. A total of 2777 benefit claims were processed in 2020 and 3203 in 2021: benefits were paid in the amounts of \$32,022,873.00 in 2020 and \$35,064,472.00 in 2021.

The Board has kept abreast of the changing and growing needs of the public and responded accordingly, whether directly through improved benefits or indirectly through socio-economic loans, grants, and donations. (See More on Page 5 )

## BENEFITS

What are they?

Benefits are partial income replacements offered by the Social Security Board during periods of specified contingency.

The Social Security Board offers the following benefits:

Sickness, Maternity, Invalidity, Age, Funeral, Survivor's, and Employment Injury.

To learn more about the benefits offered by the Social Security Board (See Page 7.)

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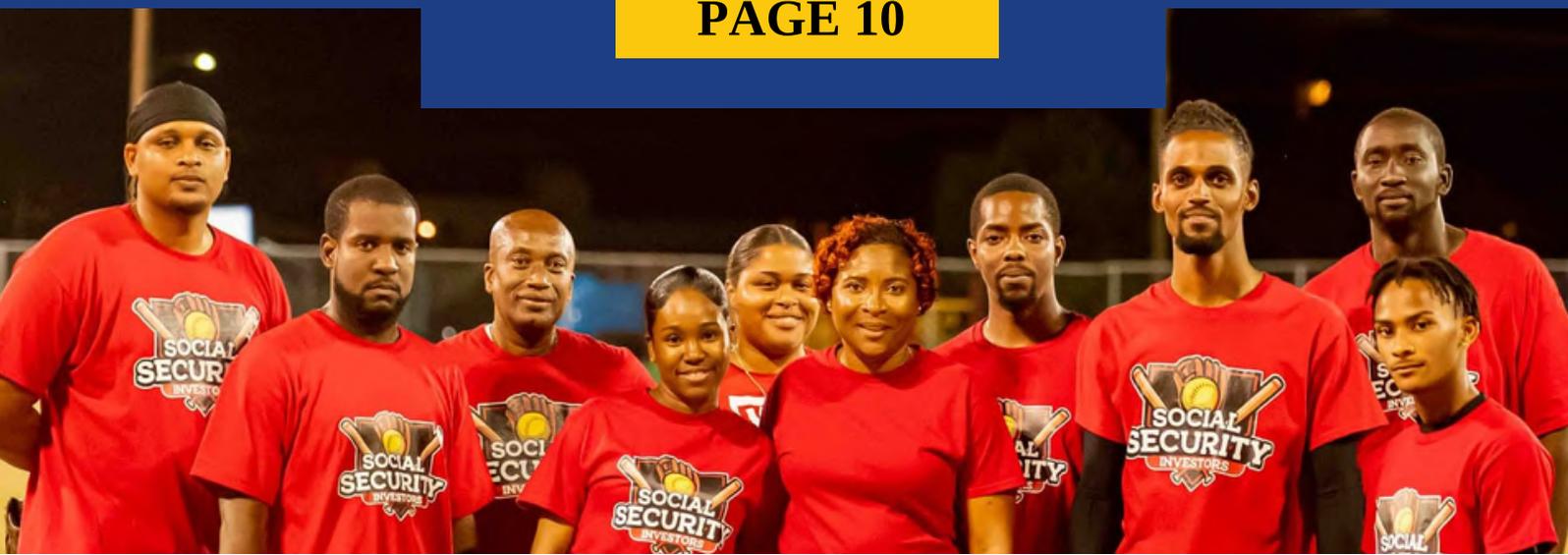
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THE  
CONTRIBUTOR

## SSB LAUNCHES ONLINE PAYMENT

On February 1ST 2022, the Social Security Board launched SSB Pay: a secure digital portal that allows customers to make payments online.

The SSB is pleased to officially launch their new online payment portal “SSB PAY”. With SSB Pay, customers will be able to pay their contributions at any time using any VISA, Mastercard or ATH card. The minimalist interface also allows users to pay for certificates of earnings, 'good standings', and card replacements.

The introduction of online payment highlights the organization’s attempt to modernize its services. Director of the Social Security Board, Mrs. Jeanette Scatliffe Boynes said: “We’re pleased to offer this update as we continue to find new ways to better serve. Not only is online payment efficient, it’s convenient, minimizes contact and maximizes safety during this time.”

SSB Pay was tested during a five-month soft launch; where select companies were allowed early access to the portal. During the soft launch, the online payment project team assessed customer experiences to craft info-materials: allowing future users to better engage the payment hub. This online initiative was also constructed to collaborate with NHI’s E-services; allowing NHI beneficiaries online payment access as well.

# HON. MARLON PENN

## OUR NEW MINISTER

The Management and Staff of the Social Security Board is delighted to welcome Hon. Marlon Penn, the new Minister with responsibility to Social Security. Hon. Penn is the Minister of Health and Social Development, as well as the 8th District Representative.

We anticipate that his tenure with the SSB will bring forth enhanced growth and excellence.



## WHAT ARE HIS PLANS FOR THE SSB?

When asked about his future with the Social Security Board, Hon. Marlon Penn responded: "I'm here to support them. I'm here to do whatever I can do from a legislative [and] leadership point of view, to support them through this transition. I intend to push them to be the well run organization it has always been".

# "MORE THAN A CONTRIBUTION IT'S OUR LIFELINE"

## Words from the Director



### **Jeanette Scatliffe Boynes**

Jeanette Scatliffe Boynes is the Director of the VI Social Security Board. Prior to her directorship, she served as Deputy Director for over 30 years. Her portfolio within the organization includes Benefits, Contributions, Human Resources and Public Relations.

Maintaining the continued growth of the Fund is a priority. Through a diversified portfolio, the Board continues to ensure that persons' due benefits are paid in the right amount and in a timely manner.

During the COVID-19 pandemic, in the past two years, the Board remained decisive and vigilant while collecting contributions, processing claims and paying benefits. Working from home was managed proficiently and timely, which facilitated the demands of contributors and claimants.

The Board has many accomplishments to be proud of, one of which is the development of the Joe's Hill Manor Estate comprising of 52 affordable homes and a commercial building. Presently, the Board is going through the process of identifying qualified applicants and assisting them in their quest to become first time homeowners.

Moving ahead, challenges are imminent, but there are growing concerns over the following trends:

- 1) The rising number of employers who deduct money from their employees' salaries and refuse to pay their contributions to the Board, and;
- 2) The refusal of Self-employed persons to register and pay contributions.

This year, we are zooming in on increased awareness that contributions equal benefits and awareness of the full coverage provided to the Self-employed. The Public Relations department will be providing information through the many media platforms. To assist, we have increased the number of Collectors and every effort is being made to contact defaulters and offer the necessary payment plans that will aid them in complying. The Self-employed persons must accept the facts that registering and paying contributions provides for benefits, during and after their work lives and should seek to comply so that they may receive the benefits afforded to them. As we continue to create measures, it is hoped that these steps will result in a more informed and complying public.

We look forward to many more years of success, development, and goodwill. Let us remember that Social Security is for all of us! Let us remember that Social Security is more than a contribution, it's our lifeline. **Securing your tomorrow...today, is essential to your survival!**



## INSPECTORATE & COLLECTIONS OFFICERS COMPLETE ISSA CERTIFICATION

Four members of the organization successfully completed the ISSA 'Contribution, Collections and Compliance' Certification. The 6-week course targeted a plethora of topics; including fraud, compliance, risk management, and the improvement and enforcement of collection protocols.

The participating officers tackled significant issues plaguing regulatory institutions. Their acquired expertise is set to enhance SSB's and NHI's compliance regime; with recommendations to be implemented within the coming fiscal year. The ISSA course was hosted in Belgium, but completed virtually by international participants ranging from Africa, Europe and the Caribbean.

Completing the course were Ms. Gloria Fahie, and Mr. Jarion Jackson of the Inspectorate department and Ms. Deranda Smith and Ms. Allette Challenger of NHI's Collections department.

The International Social Security Association (ISSA) is the world's leading international organization for social security institutions, and government administrations.

ISSA fosters excellence in social security administrations by developing dynamic systems and policies. They support their members by curating and providing professional guidelines, knowledge and services.

ISSA has over 320 member-institutions from over 160 countries. The VISSB is a member of the Americas regional structure.

For information on ISSA, visit [ww1.issa.int](http://ww1.issa.int)



# Know Your Benefits

'Benefits' help protect you from financial distress during moments of contingency.

Each benefit is subject to qualifying terms and conditions. To find out if you qualify for a benefit, contact our Benefits department by calling 284- 852-7800.

At the Social Security Board we offer the following benefits:



## **Sickness**

Sickness Benefit is paid to an insured person who is sick and unable to work . Sickness Benefit is payable after completing the medical certificate.



## **Maternity**

Maternity Benefit is paid to a woman who is off from work due to her pregnancy or the birth of her child . Maternity Benefit consists of an allowance and/or grants.



## **Employment Injury**

Employment Injury Benefits are paid to an insured person who is unable to work because of a work-related accident or disease.



## **Invalidity**

Invalidity Benefit is paid to an insured person who has been unable to work for 6 months and who (in the opinion of a doctor), is likely to remain unable to work.



## **Age**

Age benefit is paid to an insured person who has reached the age of 65 and has satisfied the necessary contribution requirements.



## **Funeral**

Funeral Benefit is paid to the person who has paid or is responsible for paying the funeral expenses of a qualified deceased person.



## **Survivor's**

Survivor's Benefit is paid to the qualified survivors of a deceased insured person. Survivor's Benefit is paid in the form of a pension or grant.

Email [info@vissb.vg](mailto:info@vissb.vg) or visit [www.vissb.vg](http://www.vissb.vg) for more information.



# JOE'S HILL MANOR ESTATE



**The Joe's Hill Manor Estate is a housing community of 25 buildings: comprising of fifty-two residential units and one commercial space.**

**The development of the estate marks the beginning of the Social Security Board's "First-time Homeowners Program". The buildings are strategically constructed on seven-acres of hillside, with views of commercial Road Town and the south coast Harbor.**

**Construction began in summer 2020. The initiative was 'completed' in July 2022 ; almost two years ahead of schedule.**



# WE'VE GOT THE KEYS

On June 15, 2022, the Social Security Board officially received the keys to the Joe's Hill Manor Estate in a private ceremony held on the property.

The keys were ceremonially handed from James Todman Construction (represented by Mr. Roger Edmondson) to Project Manager, Mr. Dion Stoutt, to newly appointed Minister with responsibility to Social Security Hon. Marlon Penn, to Chairman of the SSB, Mr. Glenroy Forbes and finally to Director of the SSB, Mrs. Jeanette Scatliffe Boynes.



Project Manager, Mr. Dion Stoutt shared his enthusiasm about the project saying: "It feels great, knowing that in a few months we'll have a number of families who are able to get home ownership for the first time".

Scatliffe Boynes, confirmed that the public will hear more about the sale of the homes in the coming weeks; starting with the review of applicants, followed by the selection of prospective homeowners, the mortgage process, and the actual sale of the units.

# SPORTS & SOCIALS

## SSB INVESTORS DOMINATE INDUSTRIAL SOFTBALL LEAGUE



The Terrence 'Chino' Chinnery Industrial Softball League began on April 25 2022. Since its commencement, the SSB Investors dominated the field; winning 8 of 9 games.

The team led my Deputy Director with responsibility to NHI, Mr. Roy Barry, played fiercely; allowing them to secure the title of Zone A Champions.



Photo Credit: CM Photography

## SSB INVESTORS GO BOWLING

The SSB Investors were also seen at the Save the Seed Energy Centre for the 2022 DYAS Industrial Bowling League. Though the team did not win, they secured a few victories throughout the League.



## SOCIAL CLUB EXPLORES ANEGADA

Written by J. Scatliffe Boynes



Members of the Social Club sailed together, on Sunday 29 May, to explore and enjoy the beautiful sights and sounds of Anegada, the only coral island in the Virgin Islands' volcanic chain. They were not disappointed. Greeted by clear and pristine waters, the group took pleasure in hiking, sailing to Conch Island, visiting the Rock Iguana Sanctuary, spotting the flamingoes, relishing in a sumptuous lunch, and dabbling in watersports. All of which resulted in a day full of love, laughter, and fun. At the end of the day the sentiments expressed described the fun day as educational and 'funtastic'.

## MANAGERIAL HIGHLIGHT



**Ms. Lorie Freeman**  
Deputy Director

Ms. Lorie Freeman is the Deputy Director of the Virgin Islands Social Security Board. She assists the Director with the strategic planning and coordination of the Organization's programs, projects, and policy positions. Prior to being appointed as the Deputy Director, Freeman held the post of Chief Financial Officer.

Ms. Lorie Freeman has more than 20 years of experience in the Trust, Legal and Tourism industries and has held various managerial positions.

Freeman holds a BA in Accounting from the University of the Virgin Islands. She also has a MSc in Accounting and Finance from Southern New Hampshire University. She is also certified in Anti-Money Laundering and Compliance from the International Compliance Association.

# Off The Clock

STAFF HIGHLIGHTS



## JUAN RICHARD NAMED BEST CENTER OF 2021

Team Captain of the A's Basketball team, Juan 'Wongy' Richard was voted 'best center' in the National Basketball Tournament. His team started the 2022 playoffs with an impressive winning streak of 11-0.

Richard works as an IT Technician at the Social Security Board.

## CHARIS HOYTE MAKES PLAYWRIGHT DEBUT

Under the alias 'Charis Marie', Charis Hoyte showcased her original play 'Resilience: Our Legacy Unchained'. Hoyte co-produced and starred in the production, alongside other local talent.

Hoyte works in the administration department as the Public Relations Officer.





**JULY 2022**

# **SELF-EMPLOYED**

## **Minimize Your Contributions Now or Maximize Your Benefits Later?**

**When you are self-employed, you are considered both the employer and employee. Hence, you are required to pay both the employee and employer portions of your Social Security contribution.**

**The Rate of Your  
Contribution is  
**8.5%**  
of your insurable  
earnings.**

Minimizing (or failing to pay) your contributions may seem financially profitable, but it only adversely affects your access to benefits. Your pension and financial protection during moments of contingency (employment injury, sickness etc. ) are determined by your current contribution status. Do not deny yourself access to benefits for a false sense of financial gain.

If you are a self-employed beneficiary and behind on your contributions, contact our Inspectorate department and discuss starting a payment plan. We are happy to help you.

**Call our Inspectorate Department at 284-852-7857**

# IN OTHER NEWS

MORE NEWS FROM THE SOCIAL SECURITY BOARD



## SSB PARTICIPATES IN CARIBE WAVE

On March 10 2022, the Social Security Board and NHI participated in the Caribe Wave Regional Tsunami Exercise. Upon hearing the alert, staff members were required to “drop, cover and hold on”. After a one-minute waiting period, staff proceeded to the organization’s tsunami assembly point.

Both units were able to safely evacuate the office and make it to the ‘safety point’ in a time of 13:59.64. This initiative was facilitated by the Department of Disaster Management.

**TIME TO SAFETY POINT**

**13:59.64**





## SSB ENCOURAGES ENTREPRENEURS



On Saturday, March 19, 2022, the Social Security Board participated in the Forge Business Start Up and Continuity Workshop.

The workshop provided attendees with legal, technological and financial advice on how to legitimately engage in business. In addition to hosting a booth with pamphlets, games, and branded trinkets; the SSB conducted a presentation and participated in a panel discussion.

Other participating organizations included National Health Insurance, Department of Trade, Inland Revenue and National Bank of the Virgin Islands.

## REINTRODUCING WHATSAPP WEDNESDAYS

'WhatsApp Wednesdays' are 30-second videos highlighting the benefits and services of the SSB. They are shared every Wednesday via WhatsApp Status Updates and Broadcasts. By doing so we are able to communicate with our beneficiaries directly.

As we continue to utilize this direct marketing model, we will conduct evaluations that allow us to achieve wider reach and greater efficiency.





## OUR "GREEN RESPONSIBILITY"

To commemorate World Arbor Day, volunteers from the Social Security Board and NHI gathered at the Joe's Hill Manor Estate to plant trees. Recognizing the current eco/environmental disposition of the BVI, the Social Security Board has decided to "do their part" and adopt healthy environmental preservation habits, starting with the planting of the aforementioned trees.

Various departments gathered to participate, prompting a competition for which department would nurture their tree the best. Trees that were planted included Mango, Shower of gold, Yellow Poui, and the White Cedar.

We would like to extend special thanks to the Department of Agriculture and Fisheries and the National Parks Trust of the Virgin Islands for their assistance in this endeavor. Our regards are also extended to Kamal Haynes of 284Media for documenting the event.



# RAISING THE HR STANDARD

## "2021 PERFECT PUNCTUALITY AWARD"

On Thursday April 27, 2022, the Director of the Social Security Board, in conjunction with the SSB HR Department, hosted the "Perfect Punctuality Award Luncheon".

The intimate event highlighted employees who came to work on-time every day of 2021. The honorees and their managers gathered at The Pub for the lunch and award ceremony.

HR Manager, Mrs. Deborah Leslie, described the event as a "humble reflection of the organization's appreciation for the efforts exhibited by staff". With reference to the pandemic, Leslie acknowledged that these times were difficult and harder to manage; thus, it's important that staff continue to feel motivated and appreciated.

The most punctual departments of 2021 were 1) Inspectorate 2) Administration and 3) Finance/Compliance.



"IT'S OUR JOB TO MAKE SURE  
STAFF FEEL APPRECIATED  
AND MOTIVATED AND THANK  
YOU'S GO A LONG WAY"

*Deborah Leslie*



# HEALTH & WELLNESS



## FRUIT & WATER WEDNESDAYS

At the Social Security Board, we believe that healthy habits must infiltrate every aspect of our lives; the physical and the mental, at work and at play. For this reason, we've implemented fruit and water Wednesday: one day of the week where staff members are encouraged to make water their sole drink of choice and have fruits as snacks. On the first Wednesday of every month, staff can enjoy a spread of complimentary fruits and water.

# 5 SIMPLE WAYS TO BUILD A HEALTHIER LIFESTYLE

By: Gabrielle Joseph , R.D.



## 1. Stay Hydrated.

Aim to drink 8-12 glasses of water daily; taking 1-2 glasses 30 minutes before each meal to aid digestion. Remember, to avoid hydrating with sugar.

## 2. Practice the ideal plate.

This method of plating requires  $\frac{1}{2}$  of the plate to be devoted to raw or lightly cooked non-starchy vegetables,  $\frac{1}{4}$  to whole grains or starchy vegetables and  $\frac{1}{4}$  to lean protein.



## 3. Respect your “full meter”.

Give your body the chance to respect your “full meter”. Eat mindfully. Take your time to chew and actually enjoy the taste of the food. Savor your meals and slow down.

## 4. Fill up on fiber.

Start choosing higher fiber foods like whole grains (brown rice, oats, and quinoa). Relish in fresh fruits and vegetables, they make excellent snacks! Try adding legumes to your diet; they make amazing additions to soups, stews, and salads.

## 5. Choose smaller containers.

Large plates can cause the correct portion to look small, prompting us to add more to fill the space. The same applies to bowls and glasses. Smaller containers help us to be satisfied with smaller portions

“

‘Diet culture’ has made creating a healthy lifestyle intimidating, but it doesn’t have to be. Start small until you’ve achieved your goal and remember consistency is key.

*Gabrielle Joseph.*

# EDITOR'S NOTE



**Charis Hoyte**

PUBLIC RELATIONS OFFICER

Finding 'new', colourful ways to communicate with our beneficiaries has been my primary objective since starting my tenure at the SSB. Within my PR planning, this newsletter was conceived and I am incredibly proud to be fulfilling this: a professional and personal aspiration.

I designed "The Contributor" to chronicle the heart of the VI Social Security Board, and the men and women that support the organization. Thus considered, I would like to sincerely thank my immediate directors for affording me the professional and creative scope to turn my vision into fruition within the frame of the Social Security Board.

To our stakeholders and beneficiaries, may the pages of 'The Contributor' put a smile on your face while bringing you one step closer to securing your tomorrow ...today.

## FOLLOW US!!



@BVISSB



@BVISSB



**Virgin Islands  
Social Security  
Board**

If you'd like to schedule a presentation from the SSB PR Team please email [pr@vissb.vg](mailto:pr@vissb.vg)

## CHECK ON YOUR CONTRIBUTIONS

**The Social Security Board encourages beneficiaries to check on their contributions at least once a year.**





Securing Your Tomorrow...Today.

**Created & Designed by Charis Hoyte  
SSB Public Relations Department  
(2022)**