



VI SOCIAL SECURITY BOARD 2018
Produced by the Social Security Public Relations
Department
Designed by: Darrell Clyne



Understanding Your
Social Security Benefits



This booklet gives general information and guidance about the Social Security System and must not be treated as an authoritative statement of the Law in any particular case.

If this booklet does not answer all your questions, please contact the Social Security Board for more information.

Telephone Numbers

Road Town Office 284-852-7800

Virgin Gorda Office **284-852-7825**

Opening Hours: Monday to Friday - 8:30 a.m. to 4:00 p.m.

Visit Us:

**Social Security Board
The Joshua Smith Building
Wickham's Cay I
Road Town, Tortola**

**The Social Security Office
Vanterpool Administration Building
The Valley, Virgin Gorda**

For more information visit our website:
www.bvissb.vg

Notes:



APPEAL PROCESS

If you are dissatisfied with a decision by the Director, related to contributions and or benefits, you have the right to appeal the decision.

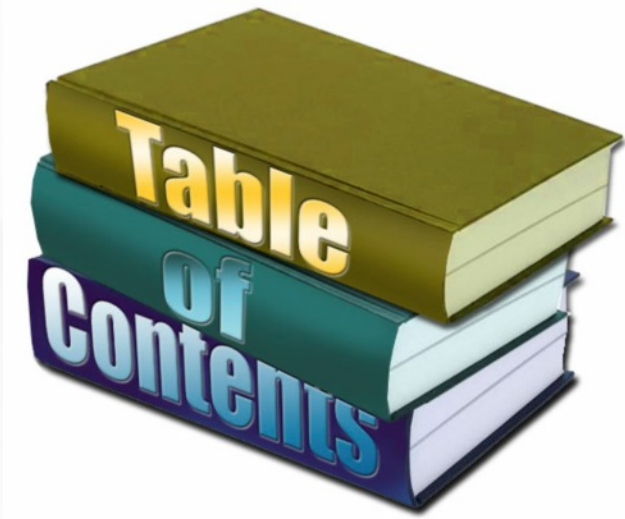
A notice of appeal must be made in writing to:

Chairman
Appeal Tribunal
PO Box 698
Road Town, Tortola
Virgin Islands



IMPORTANT: An appeal must be made within 21 days of the Board’s decision.

CONTENTS



General Information.....4

Contributions.....5

Sickness 6

Maternity..... 8

Invalidity.....10

Age12

Funeral.....14

Survivor's.....16

Employment Injury.....18

Appeal Process22

GENERAL INFORMATION & REGISTRATION

Registration Procedure



The Social Security Board is a compulsory insurance plan to which employers, employees, self-employed and voluntary contributors contribute.

Social Security is designed to protect insured persons from financial distress by providing partial income replacement when certain contingencies arise.

The following benefits are paid to qualified persons: Sickness, Maternity, Invalidity, Age, Funeral, Survivor, and Employment Injury.

It is mandatory that all persons between the ages of 15 and 65 years register with the Social Security Board immediately upon obtaining employment.

To register, fill out an employee's registration form which is available at the Social Security Board Office. The form must be submitted with proof of birth (certificate of birth, passport, etc.).

Upon registration, you will be given your Social Security Card.

There is no need to re-register each time you change jobs or did not work for a period of time.

NOTE: *Once registered, always registered!*

If you change your name due to marriage, or other reasons, you should notify the Board and provide evidence of the change (marriage certificate, affidavit, etc).

When you start a new job, it is important that you give your employer the correct social security number so that your contributions can be accurately applied on your behalf.

EMPLOYMENT INJURY



What is an Employment Injury Funeral Benefit?

An Employment Injury Funeral Benefit is awarded to the person who has met or is liable to meet the cost of the funeral of an insured person whose death was due to an employment injury or disease. The amount of a Funeral Benefit is up to \$3,000.00.

Claim for a Funeral Benefit within 6 months of the death.

What is a Death Benefit?

Death Benefit is awarded to the surviving dependant(s) of an insured person whose death was due to an employment injury or disease.

The dependants are:

- The widow of a deceased insured person*.
- The widower of a deceased insured person*.
- The children of a deceased insured person (*a child under the age of 15 years and if in full-time education under the age of 21*)
- Invalid children of any age of a deceased insured person.
- Any other person who has been wholly or in part dependent on the deceased.

**A husband and wife or a single man living with a single woman in the same household for at least 3 years (proof is required).*

Claim for a Death Benefit within 3 months of the death.





DEATH BENEFIT

A CLAIM FOR DEATH BENEFIT MUST BE FILED WITHIN 3 MONTHS AFTER THE DEATH.

CONTRIBUTIONS

The Social Security Board is financed by contributions payable by: employers, employees, self-employed, and voluntary contributors.

RATES OF CONTRIBUTION

Private Employees

8 ½% of insurable earnings*
Employees contribute 4%
Employers contribute 4 ½%

Civil Servants

7 ½% of insurable earnings*
Civil servants contribute 3 ½%
Government contribute 4% (civil servants are not covered for sickness benefit)

Self-Employed Persons

8 ½% of insurable earnings*

Voluntary Contributors

7% of earnings established by the Board. (Voluntary Contributors are covered for age, invalidity, funeral and survivor's benefits)

****Insurable earnings are the amount of income on which social security contributions are deducted.***

Working for more than one employer

If you work for more than one employer, each employer must deduct and pay contributions on your behalf. If your combined contributions exceed the maximum contributions payable, you will receive a refund from the Social Security Board.

NOTE

- *Payment of contributions is compulsory.*
- *It is the employers' responsibility for payment of the entire contribution.*
- *Failure to pay contributions is an offense punishable by law.*

2019 MAXIMUM INSURABLE EARNINGS *

Weekly	\$ 815.00
Fortnightly	\$ 1,630.00
Semi-Monthly	\$ 1,765.83
Four Weekly	\$ 3,260.00
Monthly	\$ 3,531.66
Annually	\$42,380.00

* The maximum insurable earnings increases annually by the composite Consumer Price Index (CPI) or 5 percent, whichever is less.

It is important that you check on your contribution status.
Call the Social Security Board at (284) 852-7800 or (284) 852-7825

SICKNESS BENEFIT

SICKNESS BENEFIT IS PAID TO AN INSURED PERSON WHO IS SICK AND UNABLE TO WORK.



EMPLOYMENT INJURY



EMPLOYMENT INJURY HAS FIVE BENEFITS

1. Injury Benefit
2. Medical Expenses Benefit
3. Disablement Benefit
4. Funeral Benefit
5. Death Benefit

What is an Injury Benefit?

Injury Benefit is paid weekly to an insured person who is unable to work because of an employment accident or disease.

How do I claim for Injury Benefit?

- Report the accident to your employer or someone in authority as soon as possible. (Your employer will be required to verify employment injury by completing an Accident Report Form.)
- Seek medical treatment. (Have your doctor complete the Medical Certificate which is on the reverse of the Sickness Benefit Claim Form.)
- Submit the Sickness Benefit Claim Form and Accident Report Form to the Social Security Office within 30 days of the date of the injury or development of the disease.

What is the rate of an Injury Benefit?

The rate of an Injury Benefit is 75% of your average weekly insurable earnings. Injury Benefit is paid for a period of up to 26 weeks, (6 months) providing the injury continues.

Claim for Injury Benefit within 30 days of the date of the injury or development of the disease.

What is a Medical Expenses Benefit?

You are entitled to the refund of medical expenses reasonably incurred in the treatment of an employment injury or disease.

Refunds are made for:

- medical, surgical, dental and hospital treatment, skilled nursing services, and the supply of medicines;
- the supply, fitting, maintenance, repair and renewal of artificial limbs; and
- the reasonable cost of traveling for the purpose of obtaining any of the above.

Claim for medical expenses within 3 months of the date the expenses were incurred.

What is a Disablement Benefit?

Disablement Benefit is awarded to an insured person who, as a result of an employment injury or disease, suffers a permanent loss of faculty.

Disablement Benefit is payable in the form of a Pension or a Grant:

Pension: When disablement is assessed at 30% or more.

Grant: When disablement is assessed at less than 30%.

Claim for Disablement Benefit within 3 months of the disablement.

EMPLOYMENT INJURY BENEFIT

EMPLOYMENT INJURY BENEFITS ARE AWARDED TO AN INSURED PERSON WHO IS UNABLE TO WORK BECAUSE OF A WORK RELATED ACCIDENT OR A PRESCRIBED DISEASE.



SICKNESS BENEFIT IS PAYABLE AFTER A COMPLETED MEDICAL CERTIFICATE

How do I qualify for Sickness Benefit?

You must:

- be between the ages of 15 and 65 years;
- have paid at least 26 weeks (6 months) of contributions;
- have paid at least 8 out of the 13 contribution weeks immediately before the illness began; and
- be unable to work because of the illness.

What is the rate of Sickness Benefit?

The rate of Sickness Benefit is 66 2/3% of your average insurable earnings during the 13 contribution weeks immediately before the illness began.

How do I claim for Sickness Benefit?

- Have your doctor complete the medical certificate.
- You complete the **Sickness Benefit Claim Form** which is on the reverse side of the medical certificate.

How long is Sickness Benefit paid?

Sickness Benefit is paid for a period of up to 26 weeks (6 months) providing the illness continues.

NOTE

- Sickness Benefit is not payable when the duration of the sickness is for 3 days or less.
- The Board does not pay medical expenses when you are sick.
- If you engage in any work during the period of sickness you will lose your Sickness Benefit.
- If you are going overseas for medical treatment, a referral by a local doctor is necessary prior to leaving the Territory.
- You should not leave the Territory, unless for medical attention.



A Claim for Sickness Benefit must be filed within 30 days from the first day you were unable to work.

MATERNITY BENEFIT

MATERNITY BENEFIT IS PAID TO A WOMAN WHO IS OFF FROM WORK DUE TO HER PREGNANCY OR WHO HAS GIVEN BIRTH.



SURVIVOR'S BENEFIT IS PAID IN THE FORM OF A PENSION* OR A GRANT.**

- * A Pension is paid monthly.
- ** A Grant is a one time payment.

Who can qualify for a Survivor's Benefit?

The persons who can qualify for Survivor's Benefit are:

- The widow (wife) of a deceased insured person*.
- The widower (husband) of a deceased insured person*.
- The children of a deceased insured person (a child under the age of 15 years and if in full-time education up to the age of 21).

**A husband and wife or a single man living with a single woman in the same household for at least 3 years (proof is required).*

What are the qualifying contribution conditions for Survivor's Pension?

The deceased insured person must have paid at least 250 contributions (5 years).

How is Survivor's Pension calculated?

- A widow or widower Survivor's Pension is calculated at 2/3 of the Age Pension earned up to the death of the insured person.
- An Orphan's Pension is calculated at 2/3 of the widow/widower Survivor's Pension
- Children's Pension is calculated at 1/3 of the widow/widower Survivor's Pension.

What are the qualifying contribution conditions for Survivor's Grant?

The deceased insured person must have paid at least 50 contributions (1 year) but less than 250 contributions (5 years).

How is Survivor's Grant calculated?

- A widow or widower Survivor's Grant is calculated at 2/3 of the Age Grant earned up to the death of the insured person.
- an Orphan Grant is calculated at 2/3 of the widow/widower Survivor's Grant.
- Children Grant is calculated at 1/3 of the widow, widower Survivor's Grant.

How to claim for Survivor's Benefit?

- Complete and submit the Survivor's Benefit Claim Form to the Social Security Office.
- Attach the following documents: death certificate, marriage certificate, birth certificates of all beneficiaries, (if a child is over 15 years; a letter is required from the educational institution verifying that the child is attending full-time.)

NOTE

Invalidity Benefit or Age Benefit can be paid concurrently with Survivor's Benefit.

A claim for Survivor's Benefit must be filed within 3 months of the death of the qualified person.

SURVIVOR'S BENEFIT



SURVIVOR'S BENEFIT IS PAID TO THE QUALIFIED SURVIVORS OF A DECEASED INSURED PERSON.



MATERNITY BENEFIT CONSISTS OF AN ALLOWANCE AND/OR GRANT(S)

What is a Maternity Allowance?

A Maternity Allowance is payable, for up to 13 weeks, to a woman in respect of her pregnancy while she is off from work.

How do I qualify for Maternity Allowance?

The woman must:

- Have been insured for at least 26 weeks (6 months);
- Have contributed for at least 20 out of the 39 contribution weeks immediately before the baby is due.

What is the rate of Maternity Allowance?

The rate of Maternity Allowance is 66 2/3% of the average insurable earnings in the 39 contribution weeks.

What is a Maternity Grant?

A Maternity Grant is a one-time payment to assist with the general expense of having a baby. It is paid to the woman if either she and/or the qualifying father* has paid 26 weeks (6 months) of contributions.

What is the amount of a (6 month) Maternity Grant?

The amount of a Maternity Grant per child is:

- \$300.00 on the strength of the mother; and/or
- \$300.00 on the strength of the qualifying father*.

**A qualifying father is the husband or a single man living in the same household with a single woman for at least 2 years (proof is required).*

How do I claim for Maternity Benefit?

Submit the Maternity Benefit Claim Form(s)

- Medical Certificate of Expected Confinement (once the woman stops working, the doctor will fill out the form).
- Certificate of Confinement (once the baby is born the doctor will fill out this form).
- You complete the Maternity Benefit Claim Form which is on the reverse side of the certificate.
- Maternity Expense Form (necessary only if the birth took place at Peebles Hospital).

NOTE

- Maternity Allowance will cease if the woman returns to work before the end of the 13 weeks benefit period.
- Even if the woman is not entitled to Maternity Allowance, she will be entitled to a Maternity Grant if she and/or the qualifying father had paid at least 26 contributions (6 months).
- Insured persons who have met the qualifying contribution conditions will receive Maternity Grant(s) wherever they are in the world.

A Claim for Maternity Benefit must be filed no earlier than 6 weeks before the expected delivery date but not later than 4 weeks after the delivery.

INVALIDITY BENEFIT



INVALIDITY BENEFIT IS PAID TO AN INSURED PERSON WHO HAS BEEN UNABLE TO WORK FOR 6 MONTHS AND WHO, IN THE OPINION OF THE DOCTOR AND THE SATISFACTION OF THE BOARD, IS LIKELY TO REMAIN PERMANENTLY UNABLE TO WORK.

FUNERAL BENEFIT IS PAID IN THE FORM OF A FUNERAL GRANT.

What is a Funeral Grant?

Funeral Grant is a one-time payment intended to assist with the funeral expenses of:

- an insured person;
- the wife or husband of an insured person; or
- a dependant child of an insured person (a dependant child is a child under the age of 15 years and if in full-time education up to the age of 21).

How do I qualify for a Funeral Grant?

To qualify for a Funeral Grant the insured person must have paid 26 weeks (6 months) of contributions.

What is the amount of a Funeral Grant?

The amount of a Funeral Grant is dependent on the age of the deceased:

- Not exceeding 1 year, up to \$450.00.
- Exceeding 1 year but not exceeding 15 years, up to \$1,950.00.
- Exceeding 15 years, up to \$3,000.00.

How do I claim for a Funeral Grant?

• Complete and submit the Funeral Grant Claim Form to the Social Security Office within 6 months of the death.

• Attach the following documents: death certificate, receipt(s) for the amount of the funeral expenses; or the undertaker's bill for outstanding funeral expenses.

Persons undertaking to pay the funeral expenses may advise the Social Security Board to pay the Funeral Grant directly to the funeral home.

NOTE

The person entitled to a Funeral Grant is the person who has paid or who is responsible for paying the funeral expenses.

A claim for a Funeral Grant must be filed within 6 months of the death.

FUNERAL BENEFIT

FUNERAL BENEFIT IS PAID TO THE PERSON WHO HAS PAID OR WHO IS RESPONSIBLE FOR PAYING THE FUNERAL EXPENSES OF A QUALIFIED DECEASED PERSON.



INVALIDITY BENEFIT IS PAYABLE IN THE FORM OF A PENSION* OR A GRANT**.

* A Pension is paid monthly.

** A Grant is a one time payment.

How do I qualify for an Invalidity Pension?

You must:

- be permanently unable to work;
- have been unable to work for 6 months;
- have paid at least 250 contributions (5 years); and
- be under the age of 65.

What is the rate of an Invalidity Pension?

The rate of an Invalidity Pension is 30% of your average annual insurable earnings for the first 250 contributions plus 1% for each additional 50 contributions in excess of 500 contributions.

How long will Invalidity Pension be paid?

Invalidity Pension is paid as long as you remain permanently unable to work, or until you reach the age of 65 when you will receive an Age Pension.

How is an Invalidity Grant calculated?

An Invalidity Grant is a lump sum (one-time) payment equal to six times the average weekly insurable earnings multiplied by the number of 50 completed contribution weeks of insurable employment.

How do I qualify for an Invalidity Grant?

You must:

- be permanently unable to work;
- have been unable to work for 6 months;
- have paid at least 50 contributions (1year) but less than 250 contributions (5 years); and
- under the age of 65.

How do I claim for Invalidity Benefit?

- Have your doctor complete the Medical Certificate certifying that you are permanently unable to work.
- Complete the Invalidity Benefit Claim Form, which is on the reverse of the Medical Certificate.
- Submit the Claim Form to the Social Security Office within 3 months from the day you were permanently unable to work

NOTE

A person receiving an Invalidity Pension must submit a Social Security Invalidity Certificate, at intervals of 6 months, along with medical evidence to certify that the incapacity still exists.

A claim for Invalidity Benefit must be filed within 3 months of the diagnosis. Qualified insured persons will receive Invalidity Benefit wherever in the world they are.

AGE BENEFIT BENEFIT

AGE BENEFIT IS PAID TO AN INSURED PERSON WHO HAS REACHED THE AGE OF 65 AND HAS SATISFIED THE NECESSARY CONTRIBUTION CONDITIONS.



AGE BENEFIT IS PAYABLE IN THE FORM OF A PENSION* OR A GRANT**.

- * A Pension is paid monthly.
- ** A Grant is a one time payment.

How do I qualify for an Age Pension?

You must:

- have attained the age of 65 years; and
- have paid at least 500 contributions (10 years).

How is an Age Pension calculated?

The rate of Age Pension is 30% of your average annual insurable earnings in the last 10 years plus 1% for each completed 50 contributions in excess of 500 contributions.

How do I qualify for an Age Grant?

You must:

- have attained the age of 65 years; and
- have paid at least 50 contributions (1 year) but less than 500 contributions (10 years)

How is an Age Grant calculated?

The Age Grant is calculated as a lump sum equal to six times your average weekly insurable earnings multiplied by the number of completed 50 weeks of contributions.

NOTE

• Age Benefit is not a retirement benefit. You may continue to work while receiving an Age Benefit.

• Social security contributions are not to be deducted from your salary if you continue to work after age 65. However, your employer must contribute 1/2% of your Insurable earnings, as coverage for employment injury.

• Insured persons who have met the qualifying contribution conditions will receive an Age Benefit wherever in the world they are.

How do I claim for an Age Benefit?

- Complete and submit the Age Benefit Claim Form to the Social Security Office within 3 months of your 65th birthday.
- Attach a copy of your Birth Certificate, or other proof of birth, and your Social Security Card.

A claim for an Age Benefit must be filed within 3 months of your 65th birthday.