

Belize

Exchange rate: U.S.\$1.00 equals
2.20 Belize dollars (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1979, with amendments.

Type of program: Dual social insurance and social assistance system.

Coverage

Social insurance: Employed persons aged 14 to 64, including public servants.

Exclusions: Casual labor, persons employed less than 8 hours a week, and military personnel.

Voluntary continuation of coverage for workers entering self-employment.

Social assistance: Women aged 65 or older who are citizens or permanent residents of Belize.

Source of Funds

Social insurance

Insured person: Weekly contributions vary according to eight wage classes:

- B\$0.83 if weekly earnings are under B\$70.00;
- B\$1.35 for earnings from B\$70.00 to B\$109.99;
- B\$1.95 if B\$110.00 to B\$139.99;
- B\$3.15 if B\$140.00 to B\$179.99;
- B\$4.75 if B\$180.00 to B\$219.99;
- B\$6.35 if B\$220.00 to B\$259.99;
- B\$7.95 if B\$260.00 to B\$299.99; and
- B\$9.55 for weekly earnings of B\$300.00 and over.

Employer: Weekly contributions vary according to eight wage classes:

- B\$3.57 if weekly earnings are under B\$70.00;
- B\$5.85 for earnings from B\$70.00 to B\$109.99;
- B\$8.45 if B\$110.00 to B\$139.99;
- B\$9.65 if B\$140.00 to B\$179.99;
- B\$11.25 if B\$180.00 to B\$219.99;
- B\$12.85 if B\$220.00 to B\$259.99;
- B\$14.45 if B\$260.00 to B\$299.99; and
- B\$16.05 for weekly earnings of B\$300.00 and over.

The employer pays an additional contribution for work injury benefits on behalf of all employees between the ages of 60 and 64 who have previously received a retirement benefit and for all employees aged 65 or older.

Government: Covers any deficits and contributes as an employer.

All of the above contributions also finance sickness and maternity benefits and work injury benefits.

Social assistance

Insured person: None.

Employer: None.

Government: Total cost of the noncontributory old-age pension.

Qualifying Conditions

Old-age pension: Age 60 and retired from insurable employment, with 500 weeks of paid or credited contributions including 150 paid contributions.

Retirement grant: Paid to an insured person at age 60, who has at least 26 weeks of paid contributions but does not meet the qualifying conditions for an old-age pension.

The pensionable age is 65, with the option to retire at age 60. Retirement from employment is not necessary if aged 65 or older.

Noncontributory old-age pension: Women aged 65 or older who have inadequate or no source of income.

Disability pension: At least 150 weeks of paid contributions since the inception of the program, with at least 110 paid contributions in the 5 consecutive contribution years preceding the year of the onset of disability and 5 paid or credited contributions in the 13 weeks immediately preceding the week in which the illness leading to the onset of disability commenced.

Disability grant: Paid to an insured person who has at least 26 weeks of paid contributions but does not meet the qualifying conditions for a disability pension.

Survivor pension: The insured person was a pensioner or eligible for a pension at the time of death.

Survivor grant: The insured person was not entitled to a pension but had at least 26 paid contributions.

Funeral grant: Fifty weeks of paid contributions for a funeral grant for the insured; 150 weeks of paid contributions for a spouse or a dependent child.

Old-Age Benefits

Old-age pension: 30% of average weekly earnings based on the best 3 years of earnings in the last 15 years, plus 2% of earnings for each 50-week period of contributions beyond 500 weeks up to 750 weeks, and 1% of earnings for every 50-week period of contributions over 750 weeks.

The minimum weekly pension is B\$47.

The maximum pension is 60% of average earnings.

Retirement grant: Six times the average weekly insurable earnings paid or credited or 2.5 times the sum of earnings divided by the number of weeks of contributions, whichever is higher.

The minimum grant is B\$800.

Noncontributory old-age pension: B\$75 a month.

Permanent Disability Benefits

Disability pension: With at least 500 weeks of contributions, 30% of average weekly earnings based on the best 3 years of earnings in the last 15 years. With less than 500 weeks of contributions, 25% of average weekly earnings with 150 to 299 contributions, plus 1% of earnings for every 50-week period of contributions from 300 to 499 weeks.

The minimum weekly pension is B\$47.

The maximum pension is 60% of average earnings.

Disability grant: Six times the average weekly insurable earnings paid or credited or 2.5 times the sum of earnings divided by the number of weeks of contributions, whichever is higher.

The minimum grant is B\$800.

Survivor Benefits

Survivor pension: 66.6% of the pension paid or payable to the insured is payable to a widow who is pregnant or caring for the insured's children; aged 50 or older (or disabled) and was married to the insured for at least 3 years; or to a widower who was dependent on the insured for at least 3 years.

Orphan's pension: 25% of the pension paid or payable to the insured is payable to each child under age 16 (age 21 if a full-time student); 40% if disabled.

Dependent parent (in the absence of other eligible survivors): 40% of the pension paid or payable to the insured is payable to a parent aged 55 or older.

The minimum weekly pension is B\$47.

The combined maximum survivor pension for all survivors is 100% of the pension paid or payable to the insured. If the maximum pension exceeds the limit, each pension is reduced accordingly.

Survivor grant: Six times the sum of insurable earnings in the best 3 years of contributions divided by 150 times the number of units of 50 contributions or 2.5 times the sum of weekly insurable earnings divided by the number of contributions times the number of units of 50 contributions, whichever is higher.

The minimum grant is B\$800.

Funeral grant: B\$1,500 on the death of the insured person; B\$1,000 to the insured on the death of a spouse; and B\$500 to the insured on the death of a dependent child.

Administrative Organization

Ministry of Finance and Social Security provides general supervision.

Social Security Board administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1979, with amendments.

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons aged 14 to 64, including public servants.

Exclusions: Casual labor, persons employed less than 8 hours a week, and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: Covers any deficits and contributes as an employer.

Qualifying Conditions

Cash sickness benefits: Currently employed, with 50 weeks of contributions including 5 of the 13 weeks preceding the onset of illness.

Maternity benefits: Fifty weeks of contributions, including 25 of the 39 weeks ending 6 weeks before the expected date of childbirth or the day on which the benefit was claimed.

Maternity grant: Fifty weeks of contributions, including 25 of the 50 weeks preceding childbirth.

Sickness and Maternity Benefits

Sickness benefit: 80% of average insurable earnings. The benefit is payable for up to 156 days; the period may be extended for an additional 13 weeks at 60% of average insurable earnings.

Maternity allowance: 80% of average insurable earnings. The benefit is payable for up to 14 weeks, beginning 7 weeks before the expected date of childbirth or the day on which the benefit was claimed.

Maternity grant: B\$300 for each child.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Ministry of Finance and Social Security provides general supervision.

Social Security Board administers the program.

Work Injury

Regulatory Framework

First and current law: 1979, with amendments.

Type of program: Social insurance system.

Coverage

Employed persons aged 14 or older, including public servants.

Exclusions: Casual labor, employed persons working less than 8 hours a week, and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: Covers any deficits and contributes as an employer.

Qualifying Conditions

Work injury benefits: There are no contribution requirements and there is no minimum qualifying period.

Temporary Disability Benefits

80% of average earnings, payable from the first day of incapacity for up to 182 days; may be extended at 60% of average insurable earnings.

Permanent Disability Benefits

Permanent disability pension: 60% of average insurable earnings if totally disabled.

Partial disability: If the assessed degree of disability is at least 25%, a percentage of the full pension in proportion to the assessed degree of disability.

The minimum weekly pension is B\$47.

Constant-attendance allowance: 25% of the pension.

Disablement grant: If the assessed degree of disability is less than 25%, a lump-sum grant is paid. The grant is equal to average insurable earnings in the 4 weeks before the onset of disability, multiplied by the assessed degree of disability, multiplied by 260.

Workers' Medical Benefits

Benefits include full medical care at a government hospital or clinic, or treatment abroad if deemed necessary.

Survivor Benefits

Survivor pension: 66.6% of the pension paid or payable to the insured is payable to a dependent widow who is pregnant or caring for the insured's children; aged 50 or older and was married to the insured person for at least 3 years. A limited pension may be paid to a widow for 52 weeks if the qualifying conditions are not met. A pension is also payable to a disabled widower who was fully dependent on the insured person for at least 3 years. The widow(er) pension ceases on remarriage.

Orphan's pension: 25% of the pension paid or payable to the insured is paid to each child up to age 16 (age 21 if a full-time student); 40% if disabled.

Dependent parent (in the absence of other eligible survivors): 40% of the pension paid or payable to the insured is payable to parents aged 55 or older.

The minimum weekly pension is B\$47.

The combined maximum pension for all survivors is 60% of the insured's average insurable earnings in the 4 weeks before the injury resulting in the insured's death. If the maximum pension exceeds the limit, each pension is reduced accordingly.

Administrative Organization

Ministry of Finance and Social Security provides general supervision.

Social Security Board administers the program.