

## Trinidad and Tobago

Exchange rate: U.S.\$1.00 equals  
6.05 Trinidad and Tobago dollars (TT\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1939 (social assistance) and 1971 (social insurance), implemented in 1999, with 1999 amendment.

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

Note: This information is from 1999.

#### Coverage

**Social insurance:** Employed persons aged 16 to 64, including agricultural and domestic workers, apprentices, and public-sector employees.

Voluntary insurance for old-age and survivor pensions.

Exclusion: The self-employed.

**Social assistance (means-tested):** Residents aged 65 or older; aged 40 or older if blind and needy.

#### Source of Funds

##### Social insurance

**Insured person:** 2.8% of earnings according to 12 wage classes. The voluntarily insured contribute 7.1% of earnings.

**Employer:** 5.6% of payroll, according to 12 wage classes.

**Government:** None.

The maximum weekly earnings for contribution purposes are TT\$810.

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

##### Social assistance

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

#### Qualifying Conditions

**Old-age pension (social insurance):** From age 60 with 750 weeks of contributions paid or credited (in 1972, workers were credited with 25 weeks of coverage for each year of age over 35; up to a maximum 600 weeks). An increment is paid for every 25-week period of contributions in excess of 750, excluding the age credits.

**Old-age settlement (social insurance):** The insured does not meet the qualifying conditions for a pension.

Retirement is compulsory at age 65.

**Disability pension (social insurance):** Ten weeks of contributions in the 13 weeks before the onset of disability, payable after receiving 26 weeks of sickness benefit.

**Disability settlement (social insurance):** The insured does not meet the qualifying conditions for a pension.

**Survivor pension (social insurance):** The insured had at least 50 contributions or was a pensioner at the time of death.

**Means-tested pension (social assistance):** Aged 65 or older with 20 years' residence and annual income below TT\$5,000; certified as blind and aged 40 or older. The social assistance pension is not payable abroad.

#### Old-Age Benefits

**Old-age pension (social insurance):** 30% to 48% of average weekly earnings (TT\$50 to TT\$243 a week), according to 12 wage classes, plus 0.4% of average weekly earnings for each 25-week period of contributions over 750 weeks.

**Old-age settlement (social insurance):** A lump sum equal to three times the total employer/employee contributions.

The minimum settlement is TT\$200.

**Means-tested pension (social assistance):** TT\$620 a month.

#### Permanent Disability Benefits

**Disability pension (social insurance):** 30% to 48% of average weekly earnings (TT\$50 to TT\$243 a week), according to 12 wage classes, plus 0.4% of average weekly earnings for each 25-week period of contributions over 750 weeks.

**Disability settlement (social insurance):** A lump sum equal to three times the total employer/employee contributions.

The minimum grant is TT\$200.

**Means-tested pension (social assistance):** TT\$620 a month.

#### Survivor Benefits

**Survivor pension (social insurance):** 60% of the insured's pension, payable to a widow aged 55 or older or disabled or caring for a child under age 16 (age 19 if a full-time student, no limit if disabled). The pension is payable for life if the widow reaches age 50 before the child reaches the statutory age limit. A limited pension is payable for 1 year to a widow who does not meet the qualifying conditions. A pension is also payable to a disabled widower.

**Orphan's pension (social insurance):** 30% of the insured's pension (60% if a full orphan) until age 16 (age 19 if a full-time student).

**Dependent parents (social insurance):** 30% of the insured's pension.

The maximum survivor pension is 100% of the insured's pension.

**Funeral grant (social insurance):** TT\$2,000.

## Administrative Organization

Ministry of Finance provides general supervision of the national insurance system.

National Insurance Board administers the national insurance system.

National Insurance Board is a tripartite body comprising government, labor, and employer representatives.

Ministry of Social Development provides general supervision of social assistance and means-tested old-age pensions.

## Sickness and Maternity

### Regulatory Framework

**First and current laws:** 1939 (social assistance) and 1971 (social insurance), with 1999 amendment.

**Type of program:** Dual social insurance and social assistance system. Cash and medical benefits.

### Coverage

**Social insurance:** Employed persons aged 16 to 64, including agricultural and domestic workers, apprentices, and public-sector employees.

**Exclusions:** Voluntary contributors and self-employed persons.

**Social assistance:** Means-tested assistance is available to indigent persons.

### Source of Funds

#### Social insurance

**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:** None.

#### Social assistance

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

### Qualifying Conditions

**Cash sickness benefits:** Ten weeks of contributions in the 13 weeks before the onset of illness.

**Cash maternity benefits:** Ten weeks of contributions in the 13 weeks preceding the 6 weeks before the expected date of childbirth or receiving sickness benefits during the 13 weeks preceding the 6 weeks before the expected date of childbirth.

**Maternity grant:** Paid if the pregnancy lasts at least 28 weeks.

## Sickness and Maternity Benefits

### Social insurance

**Sickness benefit:** 60% of average earnings according to 12 wage classes (TT\$63 to TT\$486 a week). The benefit is payable after a 4-day waiting period for up to 52 weeks.

**Maternity benefit:** 60% of average earnings according to 12 wage classes, payable for a maximum of 13 weeks (TT\$63 to TT\$486 a week).

**Maternity grant:** A lump sum of TT\$1,000.

**Social assistance:** Means-tested assistance is available to indigent persons.

### Workers' Medical Benefits

Medical care is available to recipients of means-tested social assistance in public hospitals and in health offices and centers.

### Dependents' Medical Benefits

Medical care is available to recipients of means-tested social assistance in public hospitals and in health offices and centers.

## Administrative Organization

Ministry of Finance provides general supervision of the national insurance system.

National Insurance Board administers national insurance system.

National Insurance Board is a tripartite body comprising government, labor, and employer representatives.

Ministry of Social Development provides general supervision of the national insurance system and administers means-tested social assistance.

## Work Injury

### Regulatory Framework

**First and current law:** 1976 (social insurance), with 1999 amendment.

**Type of program:** Social insurance system.

### Coverage

Employed persons aged 16 to 64, including agricultural and domestic workers, apprentices, and public-sector employees.

### 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:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

67% of average earnings, according to 12 wage classes (TT\$70 to TT\$540). The benefit is payable for up to 52 weeks. There is no waiting period.

### **Permanent Disability Benefits**

**Permanent disability pension:** The pension is in proportion to the assessed degree of disability, if at least 20% disabled. The pension is payable for life.

**Partial disability grant:** For an assessed degree of disability of less than 20%, the grant is calculated as a percentage of average weekly earnings in proportion to half the assessed degree of disability multiplied by the period of disability (up to a maximum of 365 weeks).

### **Workers' Medical Benefits**

Benefits include medical expenses for the treatment of the employment injury, up to a maximum of TT\$15,000.

### **Survivor Benefits**

**Survivor pension:** A widow receives 60% of the insured's pension until she remarries. A widower receives 60% of the insured's pension if he is disabled and unable to work.

**Orphan's pension:** 30% of the insured's pension (60% if a full orphan) until age 16 (age 19 if a full-time student, no limit if disabled).

**Dependent parents:** 30% of the insured's pension.

**Funeral grant:** TT\$2,000.

### **Administrative Organization**

Ministry of Finance provides general supervision of the national insurance system.

National Insurance Board administers the national insurance system.

National Insurance Board is a tripartite body comprising government, labor, and employer representatives.

### **Family Allowances**

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#### **Regulatory Framework**

**First and current law:** 1939 (social assistance).

**Type of program:** Social assistance system.

#### **Coverage**

Available to indigent persons on a means-tested basis.

### **Source of Funds**

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

### **Qualifying Conditions**

Female, over age 18, and destitute due to the death or absence of the head of the household.

### **Family Allowance Benefits**

**Family allowances:** A family grant of TT\$632.60, plus a food subsidy of TT\$70.15 a month. The grant is payable for a maximum of 12 months.

### **Administrative Organization**

Ministry of Social Development provides general supervision and administers the program.