

## Belize

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1979 (social security), with amendments.

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

#### Coverage

**Social insurance:** Employed persons aged 14 to 64, including public servants and self-employed persons. (Persons aged 60 or older who have previously received an old-age benefit and who return to work are covered for work injury benefits only.)

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

Voluntary coverage for old-age and survivor benefits for workers younger than age 65 who become self-employed and who have paid at least 150 contributions as an employee.

**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;
- B\$1.35 if B\$70 to B\$109.99;
- B\$1.95 if B\$110 to B\$139.99;
- B\$3.15 if B\$140 to B\$179.99;
- B\$4.75 if B\$180 to B\$219.99;
- B\$6.35 if B\$220 to B\$259.99;
- B\$7.95 if B\$260 to B\$299.99; and
- B\$9.55 if B\$300 or over.

The insured's contributions also finance sickness and maternity benefits and work injury benefits.

**Self-employed person:** 7% of weekly income between B\$55 and B\$320.

The self-employed person's contributions also finance sickness and maternity benefits and work injury benefits.

**Employer:** Weekly contributions vary according to eight wage classes:

- B\$3.57 if weekly earnings are under B\$70;
- B\$5.85 if B\$70 to B\$109.99;
- B\$8.45 if B\$110 to B\$139.99;
- B\$9.65 if B\$140 to B\$179.99;
- B\$11.25 if B\$180 to B\$219.99;
- B\$12.85 if B\$220 to B\$259.99;
- B\$14.45 if B\$260 to B\$299.99; and
- B\$16.05 if B\$300 or over.

The employer's contributions also finance sickness and maternity benefits and work injury benefits; work injury benefits only for employees between ages 60 and 64 who have previously received an old-age benefit and for all employees aged 65 or older.

**Government:** Covers any deficit; contributes as an employer.

##### Social assistance

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

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

#### Qualifying Conditions

**Old-age pension:** Age 65 with 500 weeks of paid or credited contributions including 150 paid contributions. Retirement from employment is not necessary if aged 65 or older.

Early pension: From age 60 and retired from insured employment, with a total of at least 500 weeks of paid or credited contributions including 150 paid contributions.

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

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

**Disability pension:** Younger than age 60 and incapable of work with at least 150 weeks of paid contributions since 1981, with at least 110 paid contributions in the 5 consecutive contribution years before the year of the onset of disability, and 5 paid or credited contributions in the 13 weeks immediately before the week in which the incapacity leading to the onset of disability began.

The degree of disability is assessed by the medical board.

**Disability grant:** Paid to an insured person younger than age 60 who has at least 26 weeks of paid contributions but

does not meet the qualifying conditions for a disability pension.

The degree of disability is assessed by the medical board.

**Survivor pension:** The deceased was eligible to receive or was receiving an old-age or disability pension at the time of death.

Eligible survivors are a widow who is pregnant or caring for the deceased's children or is aged 50 or older (or disabled) and was married to the insured for at least 3 years; a widower who was dependent on the deceased for at least 3 years; each child younger than age 16 (age 21 if a full-time student); and, in the absence of other survivors, parents aged 55 or older.

**Survivor grant:** The deceased was not eligible to receive an old-age or disability pension but had at least 26 paid contributions.

Eligible survivors are a widow who is pregnant or caring for the deceased's children or is aged 50 or older (or disabled) and was married to the insured for at least 3 years; a widower who was dependent on the deceased for at least 3 years; each child younger than age 16 (age 21 if a full-time student); and, in the absence of other survivors, parents aged 55 or older.

**Funeral grant:** The deceased insured had 50 weeks of paid contributions; 150 weeks of paid contributions for the funeral of a spouse or dependent child younger than age 16 (age 21 if a full-time student).

### **Old-Age Benefits**

**Old-age pension:** The pension is equal to 30% of the insured's average weekly insurable earnings, plus 2% of earnings for each 50-week period of contributions beyond 500 weeks up to 750 weeks, plus 1% of earnings for every 50-week period of contributions over 750 weeks.

Average weekly insurable earnings are based on the best 3 years of earnings.

Early pension: Calculated in the same way as the old-age pension. The pension is suspended if the insured returns to work before age 65.

The minimum weekly pension is B\$47. The pension is paid monthly.

The maximum pension is equal to 60% of average weekly insurable earnings, up to a weekly maximum of B\$192.

**Retirement grant:** The grant is equal to six times the sum of average weekly insurable earnings in the best 3 years of earnings, divided by 150, and multiplied by the number of 50-week contribution periods; or twice the sum of weekly insurable earnings, divided by the number of contributions, and multiplied by the number of 50-week contribution periods. The higher amount is paid.

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, the pension is equal to 30% of the insured's average weekly insurable earnings. With less than 500 weeks of contributions, the pension is equal to 25% of average weekly insurable earnings.

Average weekly insurable earnings are based on the best 3 years of earnings.

The minimum weekly pension is B\$47. The pension is paid monthly.

The maximum pension is equal to 60% of average weekly insurable earnings.

**Disability grant:** The grant is equal to six times the sum of average weekly insurable earnings in the best 3 years of earnings, divided by 150, and multiplied by the number of 50-week contribution periods; or twice the sum of weekly insurable earnings, divided by the number of contributions, and multiplied by the number of 50-week contribution periods. The higher amount is paid.

The minimum grant is B\$800.

### **Survivor Benefits**

**Survivor pension:** 66.6% of the old-age or disability pension paid or payable to the deceased is payable to an eligible widow(er).

**Orphan's pension:** 25% of the old-age or disability pension paid or payable to the deceased is payable to each child younger than age 16 (age 21 if a full-time student); 40% if disabled.

**Dependent parent's pension (in the absence of other eligible survivors):** 40% of the old-age or disability pension paid or payable to the deceased is payable to a parent aged 55 or older.

The minimum weekly survivor pension is B\$47 and is split among eligible survivors. Survivor pensions are paid monthly.

The total maximum survivor pension is 100% of the pension paid or payable to the deceased. If the maximum pension exceeds the limit, each pension is reduced accordingly.

**Survivor grant:** The grant is equal to six times the sum of average weekly insurable earnings in the best 3 years of earnings, divided by 150, and multiplied by the number of 50-week contribution periods; or twice the sum of weekly insurable earnings, divided by the number of contributions, and multiplied by the number of 50-week contribution periods. The higher amount is paid.

The minimum grant is B\$800.

**Funeral grant:** B\$1,500 is payable for the insured's death; 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, National Development, and the Public Service provides general supervision.

Social Security Board (<http://www.socialsecurity.org.bz>) administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First and current law:** 1979 (social security), with amendments.

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

#### **Coverage**

Employed persons aged 14 to 64, including public servants and self-employed persons.

Exclusions: Casual labor, persons employed for 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.

**Self-employed 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 deficit; contributes as an employer.

#### **Qualifying Conditions**

**Cash sickness benefits:** Currently employed with 50 weeks of contributions, including 5 of the 13 weeks before the onset of incapacity.

**Cash maternity benefits:** Must have 50 weeks of contributions, including 25 weeks of the 39 weeks ending 6 weeks before the expected date of childbirth or the day on which the benefit was claimed.

**Maternity grant:** Must have 50 weeks of contributions, including 25 weeks of the 50 weeks before the expected date of childbirth. The grant is payable to an insured woman or to an insured man whose wife or common-law spouse has given birth and is not entitled to the benefit.

### **Sickness and Maternity Benefits**

**Sickness benefit:** The weekly benefit is equal to 80% of average weekly insurable earnings and is payable for up to a maximum of 26 weeks; thereafter, the benefit may be payable for a further 13 weeks at 60% of average weekly insurable earnings. After 39 weeks, a disability pension may be payable.

**Maternity benefit:** The benefit is equal to 80% of average weekly insurable earnings and 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. The benefit is paid every 2 weeks.

**Maternity grant:** B\$300 is paid for each child.

#### **Workers' Medical Benefits**

No statutory benefits are provided.

#### **Dependents' Medical Benefits**

No statutory benefits are provided.

#### **Administrative Organization**

Ministry of Finance, National Development, and the Public Service provides general supervision.

Social Security Board (<http://www.socialsecurity.org.bz>) administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First and current law:** 1979 (social security), with amendments.

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

#### **Coverage**

Employed persons aged 14 to 64, including public servants, self-employed persons, and persons aged 60 or older who have previously received an old-age benefit and who return to work.

Exclusions: Casual labor, persons employed for 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.

**Self-employed 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 deficit; contributes as an employer.

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

The weekly benefit is equal to 80% of average weekly insurable earnings in the 4 weeks before the onset of disability and is payable from the first day of incapacity for up to 182 days; thereafter, the benefit may be extended and paid at 60% of average weekly insurable earnings.

### **Permanent Disability Benefits**

**Permanent disability pension:** The pension is equal to 60% of average weekly insurable earnings in the 4 weeks before the onset of the disability times the assessed degree of disability.

The minimum weekly pension is B\$47. The pension is paid monthly.

Constant-attendance allowance: Equal to 25% of the disability pension, if the disability is assessed at 100%.

The degree of disability is assessed and reviewed periodically by the medical board.

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

The degree of disability is assessed by the medical board.

### **Workers' Medical Benefits**

Benefits include full medical care, including treatment abroad if deemed necessary.

### **Survivor Benefits**

**Survivor pension:** A widow(er) receives 66.6% of the permanent disability pension paid or payable to the deceased.

Eligible widows are a dependent widow who is pregnant or caring for the deceased's children or is aged 50 or older and was married to the deceased 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 deceased for at least 3 years.

The widow(er) pension ceases on remarriage.

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

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

The minimum weekly pension is B\$47 and is split among the eligible survivors. Survivor pensions are paid monthly.

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

**Funeral grant:** B\$1,500 is payable for the death of the insured.

### **Administrative Organization**

Ministry of Finance, National Development, and the Public Service provides general supervision.

Social Security Board (<http://www.socialsecurity.org.bz>) administers the program.