

Trinidad and Tobago

Exchange rate: US\$1.00 equals
6.19 Trinidad and Tobago dollars (TT\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1939 (social assistance) and 1971 (social insurance), with amendments.

Type of program: Social insurance and social assistance system.

Coverage

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

Voluntary coverage for the old-age pension, survivor pension, and funeral grant for persons younger than age 60 who cease to work in insured employment.

Exclusions: The self-employed, persons who work less than 10 hours a week and earn less than TT\$100 per week or TT\$433 per month, and persons employed by international organizations who are granted specific exemptions.

There are no special systems for any specified groups of employees.

Social assistance (means-tested): Citizens aged 65 or older with 20 years' residence; aged 40 or older if blind and needy.

Source of Funds

Social insurance

Insured person: 2.8% of gross weekly or monthly earnings, according to 12 wage classes. The voluntarily insured contribute 7.1% of weekly earnings, according to 12 wage classes.

The minimum weekly earnings for contribution purposes are TT\$130.

The maximum weekly earnings for contribution purposes are TT\$1,010.

Self-employed person: Not applicable.

Employer: 5.6% of weekly or monthly payroll, according to 12 wage classes.

The minimum weekly earnings for contribution purposes are TT\$130.

The maximum weekly earnings for contribution purposes are TT\$1,010.

Government: None; contributes as an employer.

Social assistance

Insured person: None.

Self-employed 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 additional amount is paid for each 25-week period of contributions in excess of 750, excluding the age credits.

Retirement is not necessary if aged 65 or older.

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

Retirement is not necessary if aged 65 or older.

Old-age benefits are payable abroad under reciprocal agreements with other Caribbean territories and Canada.

Means-tested old-age pension (social assistance): Aged 65 or older with 20 years' residence and monthly income not exceeding TT\$1,000.

The social assistance pension is not payable abroad.

Disability pension (social insurance): Assessed as incapable of work with 150 weeks of contributions, including 50 weeks of contributions in the 3 years immediately before the onset of disability; 250 weeks of contributions in the last 7 years immediately before the onset of disability; or 750 weeks of contributions immediately before the onset of disability.

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

Disability benefits are payable abroad under reciprocal agreements with other Caribbean territories and Canada.

Means-tested disability pension (social assistance): Certified as blind, aged 40 or older, and with monthly income not exceeding TT\$1,000.

The social assistance pension is not payable abroad.

Survivor pension (social insurance): The deceased had at least 50 contributions or was a pensioner.

Eligible survivors are a widow(er), children, and dependent parents.

Survivor benefits are payable abroad under reciprocal agreements with other Caribbean territories and Canada.

Funeral grant: The deceased had at least 25 contributions.

Old-Age Benefits

Old-age pension (social insurance): The pension is equal to between 30% and 48% of the insured's average weekly earnings, according to 12 wage classes, plus between 0.56% and 0.71% of average weekly earnings for each 25-week period of contributions exceeding 750 weeks.

Average weekly earnings are based on career average earnings, according to 12 wage classes.

The minimum old-age pension is TT\$1,000.

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

The minimum settlement is TT\$200.

Means-tested old-age pension (social assistance): TT\$1,050 or TT\$1,150 a month, depending on income.

Permanent Disability Benefits

Disability pension (social insurance): The pension is equal to between 30% and 48% of the insured's average weekly earnings, according to 12 wage classes, plus between 0.56% and 0.71% of average weekly earnings for each 25-week period of contributions exceeding 750 weeks.

Average weekly earnings are based on career average earnings, according to 12 wage classes.

There is no minimum disability pension.

The disability pension is commuted to an old-age pension at age 60.

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

The minimum settlement is TT\$200.

Means-tested disability pension (social assistance): TT\$1,050 or TT\$1,150 a month, depending on income.

Survivor Benefits

Survivor pension (social insurance): A widow(er) receives 60% of the disability pension paid or payable to the deceased.

The pension ceases on remarriage.

Remarriage settlement: A lump sum equal to 52 weeks' benefit is payable.

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

The minimum monthly orphan's pension is TT\$320; TT\$640 for a full orphan.

Dependent parent's pension (social insurance): 30% of the deceased's pension is paid to one dependent parent or is split equally between two dependent parents.

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

Funeral grant (social insurance): A lump sum of TT\$4,000 is payable to the person who pays for the funeral.

Administrative Organization

Ministry of Finance (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

National Insurance Board (<http://www.nibtt.co.tt>), a tripartite body comprising government, labor, and employer representatives, administers the social insurance program.

Office of the Prime Minister (Social Services Delivery), Social Welfare Division, provides general supervision of the social assistance program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1939 (social assistance) and 1971 (social insurance), with amendments.

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

Coverage

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

Exclusions: The self-employed, persons who work less than 10 hours a week and earn less than TT\$100 per week or TT\$433 per month, and persons employed by international organizations who are granted specific exemptions.

There are no special systems for any specified groups of employees.

Source of Funds

Insured person: 0.3% of gross weekly or monthly earnings, according to 12 wage classes.

The minimum weekly earnings for contribution purposes are TT\$130.

The maximum weekly earnings for contribution purposes are TT\$1,010.

Self-employed person: Not applicable.

Employer: 0.6% of weekly or monthly payroll, according to 12 wage classes.

The minimum weekly earnings for contribution purposes are TT\$130.

The maximum weekly earnings for contribution purposes are TT\$1,010.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits: Must have 10 weeks of contributions in the 13 weeks before the onset of incapacity.

Cash maternity benefits: Must have 10 weeks of contributions in the 13 weeks before the last 6 weeks before the expected date of childbirth; receiving sickness benefits in the 13 weeks before the last 6 weeks before the expected date of childbirth.

Maternity grant: Paid if the pregnancy lasts at least 26 weeks.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 60% of average weekly earnings before the onset of incapacity, according to 12 wage classes. The benefit is payable after a 3-day waiting period, for up to 52 weeks.

Average earnings are based on earnings in the 10 best weekly contributions in the 13 weeks before the onset of incapacity.

Maternity benefit: The benefit is equal to 60% of average weekly earnings in the 13 weeks before the last 6 weeks before the expected date of childbirth, according to 12 wage classes. The benefit is payable for a maximum of 13 weeks.

Average earnings are based on earnings in the 10 best weekly contributions in the 13 weeks before the expected date of childbirth.

Maternity grant: A lump sum of TT\$2,000.

Workers' Medical Benefits

No statutory social insurance benefits are provided for nonwork-related medical conditions.

Means-tested social assistance medical benefits are provided to persons receiving care in public hospitals and health centers.

Dependents' Medical Benefits

No statutory benefits are provided.

Means-tested social assistance medical benefits are provided to persons receiving care in public hospitals and health centers.

Administrative Organization

Ministry of Finance (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

National Insurance Board (<http://www.nibtt.co.tt>), a tripartite body comprising government, labor, and employer representatives, administers the social insurance program.

Office of the Prime Minister (Social Services Delivery), Social Welfare Division, provides general supervision of the social insurance program and administers means-tested benefits.

Work Injury

Regulatory Framework

First and current law: 1976 (social insurance), with amendments.

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and domestic workers, apprentices, and public-sector employees.

Exclusions: The self-employed, persons who work less than 10 hours a week and earn less than TT\$100 per week or TT\$433 per month, and persons employed by international organizations who are granted specific exemptions.

Source of Funds

Insured person: 0.2% of gross weekly or monthly earnings, according to 12 wage classes.

The minimum weekly earnings for contribution purposes are TT\$130.

The maximum weekly earnings for contribution purposes are TT\$1,010.

Self-employed person: Not applicable.

Employer: 0.4% of weekly or monthly payroll, according to 12 wage classes.

The minimum weekly earnings for contribution purposes are TT\$130.

The maximum weekly earnings for contribution purposes are TT\$1,010.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 66.6% of average weekly earnings, according to 12 wage classes. The benefit is payable for up to 52 weeks. There is no waiting period.

Average weekly earnings are based on career average earnings, according to 12 wage classes.

Benefits are payable abroad under reciprocal agreements with other Caribbean territories and Canada.

Permanent Disability Benefits

Permanent disability pension: With an assessed degree of disability of at least 20%, the pension is calculated as a percentage of the temporary disability benefit, according to the assessed degree of disability.

The benefit is payable after the temporary disability benefit ceases.

The degree of disability is assessed by the insured's doctor.

Partial disability benefit: For an assessed degree of disability of less than 20%, the benefit 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).

The minimum assessed degree of disability when calculating the partial disability benefit is 3%.

The benefit is payable after the temporary disability benefit ceases.

Average weekly earnings are based on career average earnings, according to 12 wage classes.

Benefits are payable abroad under reciprocal agreements with other Caribbean territories and Canada.

Workers' Medical Benefits

Benefits include medical expenses, including doctor and specialist fees and hospital expenses, drugs and dressings, minor and major operations, and transportation costs.

Medical costs are reimbursed, up to a maximum of TT\$18,000 per injury.

Survivor Benefits

Survivor pension: A widow(er) receives 40% of the deceased's average weekly earnings.

Average weekly earnings are based on career average earnings, according to 12 wage classes.

The pension ceases on remarriage.

Remarriage settlement: A lump sum equal to 52 weeks' benefit is payable.

Orphan's pension: Each orphan receives 20% of the deceased's average weekly earnings until age 19.

Average weekly earnings are based on career average earnings, according to 12 wage classes.

The minimum monthly orphan's pension is TT\$320; TT\$640 for a full orphan.

Dependent parent's pension: 20% of the deceased's average weekly earnings are paid to one dependent parent or split equally between two dependent parents.

Average weekly earnings are based on career average earnings, according to 12 wage classes.

Survivor benefits are payable abroad under reciprocal agreements with other Caribbean territories and Canada.

Funeral grant: TT\$2,000.

Administrative Organization

Ministry of Finance (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

National Insurance Board (<http://www.nibtt.co.tt>), a tripartite body comprising government, labor, and employer representatives, administers the social insurance program.

Family Allowances

Regulatory Framework

First and current law: 1939 (social assistance).

Type of program: Social assistance system.

Coverage

Individuals and families assessed as needy.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances (means-tested): Payable to needy individuals and families with little or no means of support.

Burial assistance: Paid to families to help pay for the cost of a funeral.

Clothing grant: Paid to help purchase clothing, including school uniforms and shoes for children. The grant is payable for a maximum of four persons per household.

Dietary grant: Paid to help purchase prescribed foodstuffs for person diagnosed with certain ailments, such as diabetes or heart disease.

Disability assistance: Paid to persons aged 18 to 65 who are certified as disabled by a doctor. The person must have been resident in Trinidad and Tobago for the last 3 years and have annual income less than TT\$3,600.

Education grant: Paid to families to help meet the cost of school fees, school transportation, and other essentials. The grant is payable for a maximum of four children per household. Monthly family income must be less than TT\$5,000.

Free bus pass: Provided to social assistance beneficiaries and citizens older than age 65.

House rent assistance: Paid to persons unable to pay housing rental payments.

Medical equipment grant: Paid to help purchase necessary medical aids, such as wheelchairs, eyeglasses, and hearing aids.

Home help grant: Paid to help finance short-term care at home.

School textbook grant: Paid to help purchase necessary textbooks and writing material for school. The grant is payable for a maximum of four children per household.

Special child grant: Paid to parents of children up to age 18 with a mental or physical disability. The grant is payable for a maximum of four children per household.

Family Allowance Benefits

Family allowances (means-tested):

Burial assistance: A lump sum of TT\$3,450.

Clothing grant: Up to TT\$200 per person, for a maximum of four persons per household.

Dietary grant: Up to TT\$150 a month.

Disability assistance: A monthly grant of TT\$800.

Education grant: Up to TT\$140 a month per child, for a maximum of four children per household.

Free bus pass: Entitled persons receive free travel on public transport.

House rent assistance: Up to TT\$2,500 is provided in a 3-month period.

Medical equipment grant: Up to TT\$5,000.

Home help grant: The selected caregiver receives TT\$350 a month, for up to 3 months.

School textbook grant: TT\$500 per child, for a maximum of four children per household.

Special child grant: TT\$300 a month is payable to parents, for a maximum of four children per household. The grant is reviewed annually by the local office of the National Insurance Board.

Administrative Organization

Office of the Prime Minister (Social Services Delivery) (<http://www.socialservices.gov.tt/opmssd>), Social Welfare Division, provides general supervision and administers the program.