

Belize

Exchange rate: US\$1.00 equals
2.00 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 benefits, survivor benefits, and the funeral grant for workers younger than age 65 who become self-employed and who have paid at least 150 contributions as an employee.

Social assistance (noncontributory old-age pension): Aged 67 or older (men) or age 65 or older (women) and 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 less than 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 greater.

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

Voluntary contributors pay weekly contributions based on the best 3 years of contributions paid. Voluntary weekly contributions range from B\$1.76 to B\$10.24.

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 less than 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 greater.

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

B\$2.60 of employer contributions cover work-related injury benefits only for employees aged 60 to 64 who have previously received an old-age benefit and for all employees aged 65 or older.

Government: Contributes as an employer.

Social assistance (noncontributory old-age pension)

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is met by the Social Security Board.

Qualifying Conditions

Old-age pension: Age 65 with at least 500 weeks of paid or credited contributions including at least 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 at least 500 weeks of paid or credited contributions including at least 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 satisfy the qualifying conditions for an old-age pension.

Noncontributory old-age pension: Paid to men aged 67 or older and women aged 65 or older who have inadequate or no income.

Disability pension: Paid to an insured person 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 in which the disability began, 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 satisfy the qualifying conditions for a disability pension. The insured person must be assessed with a permanent incapacity for work by a Medical Board.

Survivor pension: The deceased was eligible for 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; children 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 for 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; children 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 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 30% of the insured's average weekly covered earnings plus 2% of earnings for each 50-week period of contributions exceeding 500 weeks up to 750 weeks plus 1% of earnings for every 50-week period of contributions exceeding 750 weeks.

Average weekly covered 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 60% of average weekly covered earnings, up to a weekly maximum of B\$192.

Retirement grant: A lump sum is paid equal to six times the sum of average covered earnings in the best 3 years of contributions divided by 150 and multiplied by the number of 50-week contribution periods; or twice the sum of

weekly covered earnings divided by the number of contributions and multiplied by the number of 50-week contribution periods (whichever amount is greater).

The minimum grant is B\$800.

Noncontributory old-age pension: B\$100 a month is paid for both males and females.

Permanent Disability Benefits

Disability pension: With at least 500 weeks of contributions, the pension is 30% of the insured's average weekly covered earnings. With less than 500 weeks of contributions, the pension is 25% of average weekly covered earnings.

Average weekly covered 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 60% of average weekly covered earnings.

Disability grant: A lump sum is paid equal to six times the sum of average covered earnings in the best 3 years of contributions divided by 150 and multiplied by the number of 50-week contribution periods; or twice the sum of weekly covered earnings divided by the number of contributions and multiplied by the number of 50-week contribution periods (whichever amount is greater).

The minimum grant is B\$800.

Survivor Benefits

Survivor pension: A widow(er) receives 66.6% of the old-age or disability pension the deceased received or would have been entitled to receive.

Orphan's pension: 25% of the old-age or disability pension the deceased received or would have been entitled to receive is paid to each child younger than age 16 (age 21 if a full-time student); 40% if disabled (no age limit).

Dependent parent's pension (in the absence of other eligible survivors): 40% of the old-age or disability pension the deceased received or would have been entitled to receive is paid 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.

All survivor benefits combined must not exceed 100% of the pension the deceased received or would have been entitled to receive; otherwise, the pensions are reduced proportionately.

Survivor grant: A lump sum is paid equal to six times the sum of average covered earnings in the best 3 years of contributions divided by 150 and multiplied by the number of 50-week contribution periods; or twice the sum of weekly

covered earnings divided by the number of contributions and multiplied by the number of 50-week contribution periods (whichever amount is greater).

The minimum grant is B\$800.

Funeral grant: B\$1,500 is paid 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 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: Contributes as an employer.

Qualifying Conditions

Cash sickness benefits: The insured must be currently employed with at least 50 weeks of contributions, including at least 5 of the 13 weeks before the incapacity began.

Cash maternity benefits: The insured must have at least 50 weeks of contributions, including at least 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: The insured must have at least 50 weeks of contributions, including at least 25 of the 50 weeks before the expected date of childbirth. The grant is paid 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 80% of average weekly covered earnings and is paid for up to 234 days; thereafter, the full benefit may be extended for 156 days and for a further 78 days at 60% of average weekly covered earnings. After 234 days, a disability pension may be paid at the discretion of a medical board.

The minimum weekly benefit is B\$44.00.

The maximum weekly benefit is B\$256.00.

Maternity benefit: The benefit is 80% of average weekly covered earnings and is paid 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 in two installments: one for the period before childbirth, one for the period after childbirth.

The minimum weekly benefit is B\$44.00.

The maximum weekly benefit is B\$256.00.

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 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: Contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period and no contribution requirement. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The weekly benefit is 80% of average weekly covered earnings in the 4 weeks before the disability began and is paid from the first day of incapacity for up to 156 days; thereafter, the benefit may be extended and paid at 60% of average weekly covered earnings for up to 91 days.

The minimum weekly benefit for the first 156 days is B\$44.00.

The maximum weekly benefit for the first 156 days is B\$256.00.

Permanent Disability Benefits

Permanent disability pension: The pension is 60% of average weekly covered earnings in the 4 weeks before the disability began multiplied by the assessed degree of disability.

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

Constant-attendance allowance: 25% of the disability pension is paid if the assessed degree of disability is 100% and the insured requires the constant attendance of others to perform daily functions.

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 equal to average covered earnings in the 4 weeks before the disability began multiplied by the assessed degree of disability multiplied by 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 the deceased received or would have been entitled to receive.

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 up to 52 weeks if the qualifying conditions are not met. A pension is also paid to a widower with a disability 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 the deceased received or would have been entitled to receive 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 the deceased received or would have been entitled to receive is paid 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.

All survivor benefits combined must not exceed 60% of the deceased's average covered earnings in the 4 weeks before the date of the employment injury resulting in the insured's death; otherwise, the pensions are reduced proportionately.

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

Administrative Organization

Ministry of Finance provides general supervision.

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