

Trinidad and Tobago

Exchange rate: US\$1.00 =
6.32 Trinidad and Tobago dollars (TT\$).

Old Age, Disability, and Survivors

Regulatory Framework

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

Type of program: Social insurance, mandatory occupational pension, and social assistance system.

Coverage

Social insurance: Employed persons, including agricultural and household workers, paid apprentices, and public-sector employees.

Voluntary coverage (old-age pension, survivor pension, and funeral grant) for persons who are no longer working in covered employment.

Exclusions: Self-employed persons, and employees of international organizations who are granted exemptions.

Mandatory occupational pension: Private-sector employees and certain public-sector employees.

Social assistance: Needy residents of Trinidad and Tobago.

Source of Funds

Insured person

Social insurance: 4% of the insured's covered weekly or monthly earnings, according to 16 wage classes. The voluntarily insured pay 11.4% of covered earnings.

The minimum monthly earnings used to calculate contributions are TT\$780.

The maximum monthly earnings used to calculate contributions are TT\$12,000.

The insured person's contribution also finances sickness and maternity, and work injury benefits.

Mandatory occupational pension: 5% or 6% of the insured's basic salary, depending on the plan.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Mandatory occupational pension: Not applicable.

Social assistance: None.

Employer

Social insurance: 8% of covered weekly or monthly payroll, according to 16 wage classes.

The minimum monthly earnings used to calculate contributions are TT\$780.

The maximum monthly earnings used to calculate contributions are TT\$12,000.

The employer's contribution also finances sickness and maternity, and work injury benefits.

Mandatory occupational pension: 5% or 6% of the insured's basic salary, depending on the plan.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Mandatory occupational pension: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 with at least 750 weeks of paid or credited contributions.

Employment must cease if the benefit is claimed before age 65.

Old-age settlement (social insurance): Age 60 with less than 750 weeks of paid or credited contributions.

Employment must cease if the benefit is claimed before age 65.

Old-age benefits are payable abroad under reciprocal agreements.

Mandatory occupational pension: Age 60. Married women or women leaving the labor force to get married.

Early pension: Age 50.

Means-tested old-age pension (social assistance):

Age 65 with at least 20 years of residence in Trinidad and Tobago and monthly income up to TT\$4,500.

The social assistance pension is not payable abroad.

Disability pension (social insurance): Age 60 or younger, assessed with an incapacity for work, and has at least 150 weeks of contributions, including 50 weeks in the three years immediately before the disability began; 250 weeks in the seven years immediately before the disability began; or 750 weeks of contributions immediately before the disability began.

Disability benefits are payable abroad under reciprocal agreements.

Mandatory occupational disability pension: A pension may be paid.

Means-tested disability pension (social assistance):

Must be age 18 or older, a resident of Trinidad and Tobago for at least three years before the claim, have a medically certified permanent disability and monthly income up to TT\$1,000.

The social assistance disability pension is not payable abroad.

Survivor pension (social insurance): The deceased had at least 50 weeks of contributions or received a social insurance disability or retirement pension at the time of death.

Eligible survivors include a widow(er), common-law spouse who has cohabited with the deceased for at least three years before the date of the insured's death, unmarried children up to age 19, and dependent parents.

The pension ceases for the spouse if the spouse remarries (the child's benefit continues).

Remarriage settlement: Receiving a spouse pension at the date of remarriage.

Survivor benefits are payable abroad under reciprocal agreements.

Funeral grant (social insurance): Died as a result of an occupational injury or had at least 25 weeks of contributions.

Mandatory occupational survivor pension: A pension may be paid when a member dies.

Old-Age Benefits

Old-age pension (social insurance): 30% to 48% of the insured's average weekly earnings is paid according to 16 wage classes plus 0.56% to 0.71% of average weekly earnings for each 25-week period of contributions exceeding 750 weeks.

Average weekly earnings are based on the insured's career average earnings, according to 16 wage classes.

The minimum old-age pension is TT\$3,000 a month.

Old-age settlement (social insurance): A lump sum of three times the total insured person and employer contributions is paid.

The minimum old-age settlement is TT\$3,000.

Mandatory occupational pension: At retirement, the member may withdraw 25% of the total pension payable as a lump sum; the remaining 75% is paid monthly. If the insured has less than five years of contributions or is married or leaving employment to get married, a lump sum of the insured's contributions plus interest is paid.

Benefits may be transferred to another similarly structured plan.

Means-tested old-age pension (social assistance): Up to TT\$3,500 a month is paid.

Permanent Disability Benefits

Disability pension (social insurance): 30% to 48% of the insured's average weekly earnings is paid according to 16 wage classes plus 0.56% to 0.71% of average weekly earnings for each 25-week period of contributions exceeding 750 weeks.

Average weekly earnings are based on the insured's career average earnings, according to 16 wage classes.

There is no minimum disability pension.

The disability pension is replaced by the old-age pension at age 60.

Mandatory occupational disability pension: A benefit may be paid.

Means-tested disability pension (social assistance): TT\$1,800 a month is paid.

Survivor Benefits

Spouse's pension (social insurance): 60% of the disability pension the deceased received or was entitled to receive is paid to a widow(er).

The minimum spouse's pension is TT\$600 a month.

Remarriage settlement: A lump sum of 52 weeks of the spouse's pension is paid.

Orphan's pension (social insurance): 30% of the disability pension the deceased received or was entitled to receive is paid to each orphan aged 16 or younger (age 19 if a full-time student); 60% for a full orphan.

The minimum orphan's pension is TT\$600 a month; TT\$1200 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 minimum dependent parent's pension is TT\$300 a month for one parent; TT\$600 a month for two parents.

All survivor benefits combined must not exceed 100% of the pension the deceased received or was entitled to receive.

Funeral grant (social insurance): TT\$7,500 is paid to the person who paid for the funeral.

Mandatory occupational survivor pension: Benefits may be paid to the surviving spouse and dependents.

Administrative Organization

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

National Insurance Board of Trinidad and Tobago (NIBTT) (<http://www.nibtt.net>), a tripartite body comprising government, labor, and employer representatives, administers the program.

Mandatory occupational pension: Trinidad and Tobago, Ministry of Finance, Board of Inland Revenue (<http://www.ird.gov.tt>) provides general supervision.

Central Bank of Trinidad and Tobago (<http://www.central-bank.org.tt>) administers the program.

Social assistance: Ministry of the People and Social Development, Social Welfare Division (<http://www2.mpsd.gov.tt/content/social-welfare-division-0>), administers the social assistance program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1939 (social assistance), 1971 (social insurance), and 1998 (maternity).

Type of program: Social insurance, social assistance, and employer-liability system.

Coverage

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

Exclusions: Self-employed persons, and employees of international organizations who are granted exemptions.

Source of Funds

Insured person

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer liability: Total cost.

Government

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer liability: None.

Qualifying Conditions

Cash sickness benefits: Aged 16 to 65 with at least 10 weeks of contributions in the 13 weeks before the incapacity began.

Cash maternity benefits: Aged 16 or older with at least 10 weeks of contributions in the 13 weeks before the last six weeks prior to the expected date of childbirth; or receiving

sickness benefits in the 13 weeks before the last six weeks prior to the expected date of childbirth. The pregnancy must last at least 26 weeks or result in a live birth.

Maternity grant: The insured must qualify for the maternity benefit. The grant may be paid based on the father's contributions if the mother's are insufficient.

Maternity benefit (employer liability): Must have been employed by the same employer for at least 12 months before the expected date of childbirth, request leave in writing at least eight weeks before the expected date of childbirth, confirm her intention to return to work after maternity leave, and provide a medical certificate stating the expected date of confinement.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average weekly earnings is paid after a three-day waiting period for up to 52 weeks.

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

Maternity benefit: 60% of the insured's average weekly earnings is paid for up to 14 weeks.

Average earnings are based on earnings in the 10 best weeks of contributions in the 14 weeks before the last six weeks prior to the expected date of childbirth.

Maternity grant: A lump sum of TT\$3,750 is paid (for each birth in the case of multiple births).

Maternity benefit (employer liability): The employer must pay 100% of the insured's monthly earnings for one month, and 50% for two months. If the sum of the employer's payment and the social insurance maternity benefit is less than 100% of the insured's monthly earnings during the period of maternity leave, the employer pays the difference.

Workers' Medical Benefits

Benefits are provided for work-related medical conditions only.

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

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

Ministry of the People and Social Development, Social Welfare Division (<http://www2.mpsd.gov.tt/content/social-welfare-division-0>), provides general supervision of the social assistance program.

Work Injury

Regulatory Framework

First and current laws: 1960 (workmen's compensation); and 1976 (social insurance).

Type of program: Social insurance and employer-liability system.

Note: Employers are required to either provide lump-sum work injury benefits directly to, or pay insurance premiums for, their employees. Survivor benefits are paid to dependents who were totally dependent on the insured.

Coverage

Employed persons, including agricultural and household workers, paid and unpaid apprentices, and public-sector employees.

Exclusions: Self-employed persons, and employees of international organizations who are granted exemptions.

Source of Funds

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

Self-employed person: Not applicable.

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

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Incapacity for work must be the result of a work injury or occupational disease.

Temporary Disability Benefits

66.6% of the insured's average weekly earnings according to 16 wage classes is paid for up to 52 weeks. There is no waiting period.

Average weekly earnings are based on the insured's average career earnings, according to 16 wage classes.

Benefits are not payable abroad.

Permanent Disability Benefits

Permanent disability pension: If the insured has an assessed degree of disability of at least 20%, a percentage of the temporary disability benefit is paid according to the assessed degree of disability.

The benefit is paid after the temporary disability benefit ceases.

The insured's doctor assesses the degree of disability.

There is no minimum disability pension.

Disability grant: If the insured has an assessed degree of disability of less than 20%, a lump sum of the assessed degree of disability multiplied by the period of disability (up to 365 weeks) multiplied by half the insured's average weekly earnings is paid. If the assessed disability is 3% or less an amount corresponding to a 3% degree of disability is paid.

The benefit is paid after the temporary disability benefit ceases.

Average weekly earnings are based on average career earnings, according to 16 wage classes.

Benefits are not payable abroad.

Workers' Medical Benefits

Benefits include medical expenses, including doctor and specialist fees, hospital expenses, medicine, operations, physiotherapy, appliances, and transportation costs.

Medical costs are reimbursed, up to TT\$28,125 for each injury.

Survivor Benefits

Spouse's pension: 60% of the work injury benefit the deceased received or was entitled to receive in the week before death is paid to a widow(er) or to a common-law spouse who has cohabited with the deceased for at least three years before the date of the insured's death.

The minimum survivor pension is TT\$600 a month.

Remarriage settlement: The pension ceases on remarriage, and a lump sum of 52 weeks of benefit is paid.

Orphan's pension: 30% of the work injury benefit the deceased received or was entitled to receive in the week before death is paid to each unmarried orphan aged 19 or younger (no limit if disabled before age 19 and incapable of work).

The minimum orphan's pension is TT\$600 a month; TT\$1,200 for a full orphan if both parents died as a result of a work injury or occupational disease.

Dependent parent's pension: 30% of the work injury benefit the deceased received or was entitled to receive in the week before death is paid to a dependent parent.

The minimum dependent parent's pension is TT\$300 a month for each parent; TT\$600 if only one living parent. Survivor benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

Funeral grant: A lump sum of TT\$7,500 is paid.

Administrative Organization

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

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

Judiciary of the Republic of Trinidad and Tobago (<http://www.ttlawcourts.org>) adjudicates work injury claims under the employer liability system.

Unemployment

Regulatory Framework

The Labor Code requires employers to provide employees who are paid weekly with severance pay of two weeks of the employee's basic earnings for every year of employment (or 50% of monthly earnings for employees who are paid monthly). The employee must be laid off and employed from one year up to five years. Employees who have been continuously employed for five or more years receive three weeks basic pay for every year of employment from the fifth year onwards if paid weekly (75% of monthly salary if paid monthly).

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: The total cost.

Qualifying Conditions

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

Public assistance: Paid to families where the adult is unable to earn an income due to ill health, or for children if the father (or both parents) is deceased, hospitalized, incarcerated, disabled, or whose whereabouts is unknown. Also paid to a low-income single parent or guardian caring for a severely disabled child.

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

Clothing grant: Paid to needy individuals or victims of a disaster to help purchase clothing, including school uniforms and shoes for children. The grant is paid for up to four persons in each household.

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

Disability assistance: Paid to persons age 18 or older with a disability certified by a doctor and unable to work. The person must have been a resident of Trinidad and Tobago for the last three years and have an annual income of less than TT\$12,000.

Education grant: Paid to families who are receiving public assistance to help meet the cost of secondary school fees, school transportation, and other essentials. The grant is paid for up to four children in each household, based on family circumstances.

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

House rent assistance: Paid to persons temporarily 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 at-home care.

Special child grant: Paid for one year (after which it is reviewed) to parents of children up to age 18 with a mental or physical disability if public assistance is not paid for that child.

Family Allowance Benefits

Family allowances (means tested)

Public assistance: Up to TT\$1,450 is paid.

Burial assistance: A lump sum of TT\$7,000 is paid.

Clothing grant: Up to TT\$500 per person is paid for up to four persons in each household.

Dietary grant: Up to TT\$600 a month is paid.

Disability assistance: TT\$1,800 a month is paid.

Education grant: Up to TT\$500 a month is paid for each child for up to four children in each household.

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Free bus pass: Free travel on public transportation is provided.

House rent assistance: Up to TT\$7,500 is paid directly to the beneficiary's landlord over a three-month period.

Medical equipment grant: Up to TT\$7,500 is paid. The purchase of any particular item may only be approved once in each two-year period.

Home help grant: TT\$1,800 a month is paid to the caregiver for up to three months.

Special child grant: TT\$800 a month is paid for one year (reviewable) to parents for up to four children in each household.

Administrative Organization

Ministry of the People and Social Development, Social Welfare Division (<http://www2.mpsd.gov.tt/content/social-welfare-division-0>), administers the social assistance program.