

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

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.