

## Trinidad and Tobago

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1934 (public-sector mandatory occupational pension), 1939 (old-age social pension), 1951 (social assistance), and 1971 (social insurance).

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

#### Coverage

**Social insurance:** Public- and private-sector employees, including agricultural and household workers, and paid apprentices.

Voluntary coverage (old-age pension, survivor pension, and funeral grant) for persons who previously had mandatory coverage.

Exclusions: Self-employed persons and certain employees of international organizations.

Special complementary system for public-sector employees (public-sector mandatory occupational pension).

**Social assistance:** Needy residents of Trinidad and Tobago.

#### Source of Funds

##### Insured person

**Social insurance:** 1/3 of 13.2% of weekly or monthly reference earnings based on 16 wage classes; 13.2% of weekly covered earnings for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are TT\$867.

The maximum monthly earnings used to calculate contributions are TT\$13,600.

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

**Social assistance:** None.

##### Self-employed person

**Social insurance:** Not applicable.

**Social assistance:** None.

##### Employer

**Social insurance:** 2/3 of 13.2% of weekly or monthly reference payroll, based on 16 wage classes.

The minimum monthly earnings used to calculate contributions are TT\$867.

The maximum monthly earnings used to calculate contributions are TT\$13,600.

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

**Social assistance:** None.

##### Government

**Social insurance:** None; contributes as an employer.

**Social assistance:** The total cost.

#### Qualifying Conditions

**Old-age pension (social insurance):** The retirement age is flexible, from age 60 to age 65, with at least 750 weeks of paid or credited contributions.

Contributions are credited for each complete contributory week the insured received disability, sickness, maternity, or work injury benefits.

Employment may continue. If younger than age 65, employment must cease at the time the claim is made, but it may resume afterward.

The old-age pension is payable abroad under reciprocal agreements.

**Old-age settlement (social insurance):** The retirement age is flexible, from age 60 to age 65, with less than 750 weeks of paid or credited contributions.

Contributions are credited for each complete contributory week the insured received disability, sickness, maternity, or work injury benefits.

Employment may continue. If younger than age 65, employment must cease at the time the claim is made, but it may resume afterward.

The old-age settlement is payable abroad under reciprocal agreements.

**Old-age social pension (Senior Citizens Pension, social assistance, income tested):** Age 65 with at least 15 years of residence in Trinidad and Tobago in the 20 years immediately before the claim is made or a total of 50 years of residence.

**Income test:** Monthly income must not exceed TT\$4,500.

The old-age social pension is not payable abroad.

**Disability pension (social insurance):** Must be younger than age 60, be assessed with an incapacity for work, and have 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 a total of 750 weeks of contributions before the disability began.

The disability pension ceases at age 60 and is replaced by the social insurance old-age pension.

The social insurance disability pension is payable abroad under reciprocal agreements.

**Disability social pension (Disability Assistance Grant, social assistance, income tested):** Must be aged 18 or older, be a resident of Trinidad and Tobago for at least three years before the claim is made, and have a medically certified permanent disability.

Income test: Monthly income must not exceed 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 old-age or disability 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 orphans up to age 16 (age 19 if a full-time student; no limit if disabled) conceived before the insured's date of death, and dependent parents.

The survivor pension ceases if a survivor (re)marries; dependent children continue to receive orphan's pensions.

Remarriage settlement: Paid to a widow(er) upon remarriage.

The survivor pension is payable abroad under reciprocal agreements.

**Funeral grant (social insurance):** The insured died as a result of an occupational injury, was receiving an work injury benefit, or had at least 25 weeks of contributions.

The funeral grant is payable abroad.

**Funeral grant (social assistance, income tested):** Paid to help needy individuals and families with little or no means of support cover the cost of a burial.

### Old-Age Benefits

**Old-age pension (social insurance):** TT\$130.78 to TT\$941.40 a week (TT\$566.72 to TT\$4,079.40 a month) plus TT\$1.41 to TT\$13.00 a week (TT\$6.11 to TT\$56.33 a month) for every 25 weeks of contributions exceeding 750 weeks is paid, depending on the insured's wage class (there are 16 wage classes).

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

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

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

**Old-age social pension (Senior Citizens Pension, social assistance, income tested):** TT\$500 to TT\$3,500 a month is paid, depending on the beneficiary's monthly income.

### Permanent Disability Benefits

**Disability pension (social insurance):** 30% to 48% of the insured's average weekly reference earnings plus 0.56% to 0.71% of average weekly reference earnings for every 25 weeks of contributions exceeding 750 weeks is paid, depending on the insured's wage class (there are 16 wage classes).

Average weekly reference earnings are based on the insured's career earnings and his or her wage class.

There is no minimum disability pension.

**Disability social pension (Disability Assistance Grant, social assistance, income tested):** TT\$1,800 a month is paid.

### Survivor Benefits

#### Survivor pension (social insurance)

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

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

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

*Orphan's pension:* 30% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 60% for a full orphan.

The minimum monthly orphan's pension is TT\$600; TT\$1200 for a full orphan.

*Dependent parent's pension:* 30% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to one dependent parent or is split equally between two dependent parents.

The minimum monthly dependent parent's pension is TT\$300 for each parent; TT\$600 if only one living parent.

The maximum combined survivor pension is 100% of the social insurance old-age or disability pension the deceased received or was entitled to receive.

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

Benefit adjustment: The funeral grant is adjusted based on changes in related costs related to the funeral.

**Funeral grant (social assistance, income tested):** A lump sum of TT\$7,000 is paid to the person who paid for the funeral.

Benefit adjustment: The funeral grant is adjusted based on changes in related costs related to the funeral.

### **Administrative Organization**

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

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

Ministry of the Social Development and Family Services, Social Welfare Division (<http://www.social.gov.tt/>), administers the social assistance program.

### **Sickness and Maternity**

---

#### **Regulatory Framework**

**First and current laws:** 1971 (social insurance) and 1998 (maternity).

**Type of program:** Universal (medical benefits), social insurance, and employer-liability.

#### **Coverage**

**Universal (medical benefits):** Residents of Trinidad and Tobago.

**Universal (chronic disease assistance):** Citizens of Trinidad and Tobago.

**Social insurance and employer liability (cash benefits):** Public- and private-sector employees, including agricultural and household workers, and paid apprentices.

Exclusions: Self-employed persons and certain employees of international organizations.

#### **Source of Funds**

##### **Insured person**

*Universal:* None.

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

*Employer liability:* None.

##### **Self-employed person**

*Universal:* None.

*Social insurance:* Not applicable.

*Employer liability:* Not applicable.

##### **Employer**

*Universal:* None.

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

*Employer liability:* The total cost.

### **Government**

*Universal:* The total cost.

*Social insurance:* None; contributes as an employer.

*Employer liability:* None; contributes as an employer.

### **Qualifying Conditions**

**Cash sickness benefit (social insurance):** Must be aged 16 to 65 with at least 10 weeks of contributions in the 13 weeks before the incapacity began.

**Cash maternity benefit (social insurance):** Must be aged 16 or older with at least 10 weeks of contributions in the 13 weeks before the last six weeks before the expected date of childbirth; or receiving sickness benefits in the 13 weeks before the last six weeks before the expected date of childbirth. The pregnancy must last at least 26 weeks or result in a live birth.

**Maternity grant (social insurance):** The insured woman or the spouse of an uninsured woman must have enough contributions to qualify for the maternity benefit. The woman must be aged 16 or older, and the pregnancy must last at least 26 weeks or result in a live birth.

**Cash 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.

**Medical benefits (universal):** There are no qualifying conditions.

**Chronic disease assistance (Chronic Disease Assistance Programme, universal):** Must be certified by a registered medical practitioner as suffering from at least one of the 12 listed chronic diseases.

### **Sickness and Maternity Benefits**

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

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

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

Average weekly earnings are based on the insured's earnings in the 10 best weeks of contributions in the 14 weeks before the last six weeks before the expected date of childbirth.

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

**Benefit adjustment:** The maternity grant is adjusted based on changes in costs related to maternity.

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

### **Workers' Medical Benefits**

**Medical benefits (universal):** Medical services are provided for free to persons receiving care in public hospitals and health centers.

**Chronic disease assistance (Chronic Disease Assistance Programme, universal):** Free medicine and other pharmaceutical items are provided.

### **Dependents' Medical Benefits**

**Medical benefits (universal):** Benefits for dependents are the same as those for workers.

**Chronic disease assistance (Chronic Disease Assistance Programme, universal):** Benefits for dependents are the same as those for the insured.

### **Administrative Organization**

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

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

Ministry of Labour and Small Enterprise Development (<http://www.molsed.gov.tt/>) provides general supervision of the employer-liability program.

Ministry of Health (<http://www.health.gov.tt/>), provides general supervision of and delivers medical benefits.

National Insurance Property Development Company Ltd. (<http://nipdec.com/>) manages the procurement, storage and distribution of pharmaceuticals for the Chronic Disease Assistance Programme.

### **Work Injury**

#### **Regulatory Framework**

**First and current laws:** 1960 (workmen's compensation) and 1971 (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 employees or pay insurance premiums for their employees. Survivor benefits are paid to dependents who were totally dependent on the insured.

#### **Coverage**

Public- and private-sector employees, including agricultural and household workers, and paid apprentices.

Exclusions: Self-employed persons, and certain employees of international organizations.

#### **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**

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period.

#### **Temporary Disability Benefits**

66.6% of the insured's average weekly earnings is paid for up to 52 weeks. There is no waiting period. The disability must last at least three days.

Average weekly earnings are based on the insured's career earnings based on 16 wage classes.

#### **Permanent Disability Benefits**

**Permanent disability pension:** For an assessed degree of disability of at least 20%, a percentage of the temporary disability benefit is paid based on the assessed degree of disability.

There is no minimum permanent disability pension.

The permanent disability pension is paid after the temporary disability benefit ceases.

The insured's doctor assesses the degree of disability.

The permanent disability pension is payable abroad.

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

Average weekly earnings are based on the insured's career earnings based on 16 wage classes.

The disability grant is paid after the temporary disability benefit ceases.

The disability grant is 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**

#### **Survivor pension**

*Spouse's pension:* 60% of the permanent disability pension 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 death.

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

The spouse's pension ceases upon (re)marriage.

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

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

The minimum monthly orphan's pension is TT\$600; 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 permanent disability pension 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 pensions are payable abroad.

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

The funeral grant is payable abroad.

### **Administrative Organization**

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

National Insurance Board of Trinidad and Tobago (<https://www.nibtt.net/>), a tripartite body comprising government, labor, and employer representatives, collects contributions and 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 1985 retrenchment and severance act requires employers to provide severance pay to employees who are laid off. For employees paid weekly, two weeks of the employee's basic earnings is paid for each of the first four years of employment plus three weeks of basic earnings for each additional year of employment. For employees paid monthly, 50% of the employee's monthly earnings is paid for each of the first four years of employment plus 75% of monthly earnings for each additional year of employment.

### **Family Allowances**

---

#### **Regulatory Framework**

**First and current law:** 1951 (social assistance).

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

#### **Coverage**

Needy citizens and legal residents of Trinidad and Tobago.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### **Qualifying Conditions**

**Public assistance (means tested):** Paid to low-income families where the adults are unable to earn an income due to ill health or disability; for children with fathers (or both parents) who are deceased, hospitalized, incarcerated, disabled, or whose whereabouts are unknown; and to low-income single parents or guardians caring for children with severe disabilities.

#### **General assistance grants (means tested):**

*Funeral grant:* See the social assistance funeral grant under Old Age, Disability and Survivors.

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

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

*Education grant:* Paid to families 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 a household, depending on family circumstances.

**School supplies grant:** Paid to assist children whose books or uniforms were destroyed in a natural or man-made disaster.

**Rental assistance:** Paid for needy individuals, victims of domestic violence, and disaster victims who are temporarily unable to pay housing rental payments. The benefit may be extended upon review.

**Medical equipment grant:** Paid to needy persons receiving public assistance to help purchase necessary medical aids, such as wheelchairs, eyeglasses, and hearing aids. The purchase of any particular item may only be approved once in a two-year period.

**Pharmaceutical grant:** Paid to needy persons or persons receiving public assistance to help purchase up to three months of prescribed medicine deemed necessary and useful by the Ministry of Health and not covered by other programs.

**Household item grant:** Paid to needy individuals or disaster victims to help purchase household items, such as stoves, refrigerators, and furniture items. The purchase of any particular item may only be approved once in a three-year period.

**Home help grant:** Paid to needy persons or persons receiving public assistance to help finance short-term at-home care to persons who are temporarily unable to perform normal household chores and are unable to afford the cost of domestic assistance.

**Special child grant:** Paid to the parents of children up to age 18 with a mental or physical disability who are not receiving public assistance.

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

### **Family Allowance Benefits**

**Public assistance (means tested):** TT\$1,150 a month is paid for households with one person; TT\$1,400 a month with two persons; TT\$1,600 a month with three persons; or TT\$1,750 a month with four or more persons.

Benefit adjustment: Benefits are adjusted on an ad-hoc basis based on the cost of living, poverty rates, demographic changes, and other factors.

### **General assistance grants (means tested)**

**Funeral grant:** See the social assistance funeral grant under Old Age, Disability and Survivors.

**Clothing grant:** A lump sum of up to TT\$1,000 per person is paid for up to four persons in a household. The grant may only be claimed once in a two-year period.

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

**Education grant:** Up to TT\$200 a month is paid for each eligible child for up to four children in a household; up to TT\$500 a month for each child in secondary education.

**School supplies grant:** A lump sum of up to TT\$700 is paid for each primary school student; up to TT\$1,000 for each secondary school student.

**Rental assistance:** Up to TT\$2,500 is paid directly to the beneficiary's landlord over a three-month period; up to TT\$7,500 is paid over a year.

**Medical equipment grant:** A lump sum of up to TT\$7,500 is paid.

**Pharmaceutical grant:** A lump sum of up to TT\$2,500 is paid once a year.

**Household item grant:** A lump sum of up to TT\$7,000 (TT\$10,000 for victims of a disaster) is paid. The grant may only be claimed once in a three-year period.

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

**Special child grant:** TT\$1,100 a month is paid for each eligible child for up to four children in a household. The grant is paid for up to one year for each child, but may be extended under certain conditions.

Benefit adjustment: Benefits are adjusted on an ad-hoc basis, based on the cost of living, poverty rates, demographic changes, and other factors.

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

### **Administrative Organization**

Ministry of the Social Development and Family Services, Social Welfare Division (<http://www.social.gov.tt/>), administers the program.