

A Guide for the Self-Employed

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Dedicated to the Self-employed Men and Women of Belize

"Protection against Economic Insecurity"

The Right to Social Security

Everyone, as a member of society, has a right to social security and is entitled to realisation, through national efforts and international co-operation and in accordance with the organisation and resources of each State, of the economic, social, and cultural rights indispensable for his dignity and the free development of his personality.

Universal Declaration of Human Rights

Article 22

1. States Parties shall recognize for every child the right to benefit from social security, including social insurance, and shall take the necessary measures to achieve the full realisation of this right in accordance with their national law.
2. The benefits should, where appropriate, be granted, taking into account the resources and the circumstances of the child and persons having responsibility for the maintenance of the child, as well as any other consideration relevant to an application for benefits made by or on behalf of the child.

Convention on the Rights of the Child

Article 26

Preface

Social Security is not social welfare. Welfare is charity, something someone gives us just because we need it, not because we have earned it. Social Security is insurance. We pay for it, and what we get out in benefits depends on how much we have paid in as contributions.

The Universal Declaration on Human Rights says we all have a right to social security. Notice that in the declaration, social security is not capitalised. The writers of the declaration did not mean to say that we all have a right to a specific kind of social security institution, but rather that we all have a right to a secure place in society, so that sickness, economic distress, or old age will not make us outcasts.

In many traditional societies social security is provided by an extended family that cares for its less fortunate members. In other societies social security is provided by a formal, state-sponsored insurance programme. In Belize we are fortunate to have both. In many instances the less fortunate are provided for by the family and the community on a more or less informal basis. But we also have in place a formal Social Security programme, designed as a safety net for people who need it, and paid for by those same people.

When we work we pay into the programme. When we cannot work we collect from the programme. Social Security insures us against the day when illness, accident, age, or some other condition, prevents us from working.

The preface to the Constitution says the work we do should be recognised for "merit, ability, and integrity." While we work, we contribute to Social Security. When we can, through no fault of our own, no longer work, we have Social Security as our insurance.

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The Whys and How's of Your Social Security

From before birth, through the golden years of retirement and beyond your Social Security cares about you and your family.

Why we have Social Security

Social Security is our personal safety net

Each of us, from time to time, may find ourselves unable to support ourselves. We may become ill, we may be hurt on the job, or we may become disabled and unable to work. When we find ourselves in such a situation, we need help. Under Social Security, we pay into an insurance programme while we can work, and collect benefits when we cannot work. That's what makes Social Security different from charity programmes; we pay for Social Security, so when we need help, we receive the help paid for by us.

Social Security relieves the burden on families

While every family would want to take care of their own, that's not always possible. There may not be enough income to support everyone. Social Security benefits paid to a member of the family who cannot work means that person will not have to depend on other members of the family, and that means a better life for everyone in the family.

Social Security Benefits

There are Social Security benefits that help the unborn child, and there are Social Security benefits that help the survivors of a deceased person, and there are Social Security benefits for just about everyone in between. Maternity benefits help the mother-to-be and her unborn child. Sickness, injury, and disablement benefits help us when we cannot work. Retirement benefits help us through our golden years. Death, funeral, and survivors' benefits ensure that when we go, those we leave behind will be protected.

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How Social Security Works

Social Security is social insurance. Just as we pay premiums to an insurance company to insure our vehicle or home against accident or fire, so we contribute to Social Security to insure our well-being in those times when we need help.

When we contribute to Social Security, the money goes into the Social Security Fund. Benefits, administrative expenses, and capital expenses are paid out from the Fund.

To keep premiums as low as possible, insurance companies invest part of their money, and the interest they earn on investments is added to the money collected in premiums. In the same way, Social Security invests part of the money that is in the Social Security Fund, but always makes sure that there is enough money in the Fund to pay benefits. There is an Investment Committee that advises the Board how the money should be invested so that it will be safe and earn more money for the Social Security Fund.

As long as we work, Social Security collects contributions from us. We pay contributions corresponding with the weekly income level we declare. The money from all the contributions goes into the Fund, and Social Security keeps records that show how much money has been paid into the Fund by each of us.

If we get sick or hurt while working, if we retire, or if because of sickness or injury we can no longer work, if we are insured by Social Security we may be able to collect a benefit. Most of the benefits are based on how long we have been paying into the Social Security Fund and how much our contributions have been.

This is why it is important for each of us to be registered with Social Security, and to make sure we pay our contributions. Otherwise, we will have problems when the day comes that we need to collect a benefit from Social Security.

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How we take part in Social Security

1. Registration

When we register, Social Security gives each of us a card with our own Social Security number on it. The card also has our photo, so no one else can use our card or our number. It is our responsibility to register with Social Security and to carry our valid Social Security Card on our person at all times.

A self-employed person means a person gainfully occupied in employment in Belize, is not an employed person, and is between ages 18 & 60. Persons listed on Schedule I can apply to contribute by completing the form "Application as a Self Employed" (SEA 1).

Once accepted by Social Security, the self-employed shall contribute on a sustainable basis. It is expected that self-employed persons will contribute as long as they continue to perform their declared trade, business or profession.

2. Contribution

Your weekly amount of contribution to be paid is 7% of your declared weekly income. The weekly insurable income ranges from a minimum of \$55.00 to a maximum of \$320.00 as shown on Schedule II. Contributions are paid by the 14th of the month, using the form "Certificate of Contribution" (SE FIN 15).

The self-employed are considered to be employed if he or she has not submitted a form "Notice of Termination" (SE T), and he or she is liable to pay for that part of the month that he worked. If you change your declared trade, business, profession, or employment status, you are to inform Social Security within 24 hours.

Your Social Security number is used to be sure you get credit for your contributions. Rules governing the payment of contributions are covered in more detail in the "Contributions" section of this Handbook.

3. Benefit

For the self-employed person to qualify for any benefit, no less than 26 contributions shall be paid as a self-employed. In addition you must also meet the qualifying conditions for any benefit under the Social Security Regulations (See "Benefits" section).

Whenever you stop working and contributing, and later recommence work, you will have to re-qualify for short-term benefits; that is, you need not less than 26 contributions as a self-employed before receiving any benefits.

The rate of long-term benefits for those self-employed persons who have contributed as an employed person and/or as a voluntary contributor will be determined by adding all contributions paid to the Social Security Board.

To ensure receiving their benefits, self-employed persons must ensure that their contributions are not paid more than 14 days after the end of each calendar month.

4. Summary of Rights and Responsibilities

- 1. Register** to get your Social Security card, providing all relevant information (R4 Form).
- 2. Apply** with Social Security to insure yourself as a self-employed (SEA 1 Form).
- 3. Pay** Social Security contributions not later than 14 days after the end of each calendar month, once you are an insured self-employed person at the weekly income level that you declare (Contributions Schedule II).
- 4. Provide** to Social Security a Certificate of Contribution, showing your name, Social Security number, contributions being paid, and other particulars, as may be required by the Board (SE FIN 15 Form).
- 5. Maintain** an Accident Book in which all work-related accidents and suspected illnesses are recorded.
- 6. Inform** Social Security if you stop being self-employed immediately, to avoid paying for periods that you do not have an income or during which you work as an employee for someone, on the Notice of Termination form (SE T).
- 7. Make** your claim within the prescribed time set by the Social Security Act.
- 8. Present** all required documents for your claim; this speeds up the process.
- 9. Collect** your benefit payments once your claim is approved.
- 10. Appeal** if you are not satisfied with the decision made regarding your benefit claim.
- 11. Claim** a refund of overpaid contributions, when necessary.
- 12. Collect** and read Social Security literature.
- 13. Check** your contributions history from time to time.

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Who are a Self-employed?

SCHEDULE I

The categories of self-employed persons include:

1. Professionals such as accountants, lawyers, doctors, architects, dentists, consultants, chemists and engineers;
2. Persons engaged in their own business in commerce or trade whether as directors, including owners, proprietors, including owners of shops, or who independently provide service of all kinds;

3. Farmers: agricultural or horticultural;
4. Fishermen;
5. Taxi-drivers;
6. Street vendors and traders;
7. Technicians and skilled workers-plumbers, electricians, shoemakers, carpenters, beauticians and barbers;
8. Tourism;
9. Housewives / househusbands; and
10. Other persons who offer their skills and service for pay and are not subject to the general direction and control of the recipient of the service.

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Registration

Your Social Security Card

Why you need the card

Your Social Security Card identifies you as a person who resides and may legally work in Belize, and also identifies you when you need to claim Social Security benefits. Mothers should register their newborn infants within 30 days of birth. How you get your card - Quick Checklist

See the following pages for details

- Complete and sign the application form
- Show proof of age, identity, and citizenship
- Submit the application and original documents to any Social Security office
- Have your photograph taken at Social Security
- Sign your card using the signature pad at Social Security
- Collect your card on the date given to you by Social Security.

On this and the following pages are specific details about your Social Security Card, and specific instructions for applying for your card. The card's expiration date and usefulness for employment will depend on the kind of documents you take to Social Security.

Born Belizeans and Holders of Permanent Resident and Amnesty Cards

Adults

The card expires every five years on the birth date of cardholder.

Minors

In cases where a child will attain 14 years within the next five years, the expiry date on the card will be the day before his/her 14th birthday, at which time a new card with the child's photograph will be issued.

Golden Citizens Programme

Belizeans and people who legally reside in Belize who are 65 years and over, or who will attain 65 this year will be issued special Social Security cards under the Golden Citizens Programme. Any person whose 65th birthday falls within the five-year regular validity period of the card will be issued a card valid only up to the day prior to his/her 65th birthday.

Holders of Work Permits

The Social Security card will be valid for the period that the work permit is valid. These people will be entitled to Social Security benefits as long as they meet the requirements stipulated under the Social Security Act.

Holders of Dependent's Permits

Minors - The Social Security Card of a minor will be valid only for the period that his or her parent's work permit is valid.

Spouse - The spouse of a Work Permit holder will be issued a Social Security card only if he or she presents a valid Dependent Permit issued by the Immigration Department. The Social Security Card will expire on the date his/her spouse's legal document issued by the Immigration Department expires.

Holders of Refugee Cards

Social Security Cards are issued for one year and are to be renewed on a yearly basis after the Refugee Card is renewed by the Immigration Department. Social Security only accepts a valid refugee card. Foreign-born children of Refugee Cardholders who are under the age of 16 are registered by Social Security when the cardholder (parent) presents an official certified copy of the document from Immigration Department showing the names of their dependent children.

Holders of Student Permits (Pass)

Student Permit holders who are children of people with legal residency status or Work Permit Holders in Belize will be registered. The Social Security Card will be issued to the student who is accompanied by his or her parent to the Social Security Office. The parent must show proof of his/her legal residency status and parenthood by means of his/her birth certificate, identification document, or passport from the country of origin.

Every person legally resident in Belize is required by law to register with Social Security.

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How to get Your Social Security Card

Please note: If you do not follow these instructions, Social Security cannot process your application.

1. APPLY

Complete and sign the Application Form (R4-Rev. 99) in BLUE or BLACK ink. Do NOT use a pencil. Persons 14 years or older must sign the form. If you cannot sign your name, you should mark an X and have one witness sign in the space beside the mark. If you are physically or mentally incapable of signing, then a parent, legal guardian or close relative should sign the application.

Mothers should register their newborn infants within 30 days of birth.

2. BRING EVIDENCE to show proof of age, identity, and citizenship.

Born Belizeans - Birth Certificate, Passport, or Voter ID card

Foreign born or naturalised Belizeans - Naturalization Certificate and birth certificate

Permanent Residents - Resident Card issued by the Immigration and Nationality Department and birth certificate or another form of identification from the country of origin

Temporary Work Permit Holders - Valid Work Permit issued by the Immigration and Nationality Department and birth certificate or another form of identification from the country of origin

Dependents of Foreigners with Legal Status in Belize - Dependent Permit, issued by the Immigration and Nationality Department, birth certificate or another form of identification from the country of origin, and documents which show legal status of person on whom applicant is dependent

Amnesty Holders _ Valid Amnesty Card, which is not expired.

3. Submit the application along with original required documents to any Social Security Office. Social Security will not accept photocopies of documents.

4. Have your photograph taken at Social Security.

5. Sign your card using the signature pad at Social Security.

6. Collect your card on the date given to you by Social Security.

For everyone, please note...

If your name is different from that shown on your Birth Certificate, you must submit a legal document issued by the Registrar General that identifies you by both your old name and your new name. Examples of such documents include marriage or divorce records, Deed Poll, or adoption records.

If you are 65 years old or older:

While a person 60 years or older is not covered as a self-employed, persons 65 years or older qualify for the Golden Citizen Card. The Golden Citizens programme is intended to improve the

lives of seniors. Social Security administers the programme, but the success of the programme depends on the co-operation of businesses, institutions, and individuals nationwide. Many businesses are offering special prices and services for people with the Golden Citizen card. If you are 65 or older, ask the people at your nearest Social Security office about how you can get your Golden Citizen card. Ask for a copy of the *Golden Citizens Handbook*, which contains a list of the businesses taking part as well as some useful health tips for older persons.

· Remember, there are 11 Social Security offices countrywide.

· All Social Security offices stay open through the lunch hour to serve you.

· Also, the Social Security website at www.socialsecurity.org.bz is available all the time to provide you with information about your Social Security!

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Contributions

Regulations on Contributions electing a weekly income

Every self-employed person elects a weekly income for each contribution year not later than the end of the calendar month following that in which the first contribution week in which he is liable to pay contribution as a self-employed person begins, and such election shall be valid for the whole contribution year. For any subsequent contribution year the self-employed person may only elect a weekly income not more than fifty dollars from the immediately lower or higher amount of weekly income to the one chosen in the immediately preceding contribution year.

In the case of a self-employed person who fails to elect a weekly income within the time prescribed in sub-regulation (4) for any contribution year, and where he had elected a weekly income in the contribution year immediately preceding the one in which the failure occurred, the weekly income he had elected for the preceding contribution year will continue to be used.

A self-employed person who on or after the appointed day (January 6, 2002) was 50 years and over, shall select a weekly insurable income not to exceed \$200.00 per week.

A self-employed person who on or after the appointed day is less than 50 years, will be allowed to elect an insurable income but will only be allowed to elect an increase or decrease of \$50.00 in the insurable income in the subsequent year. Such self-employed persons will not be able to change their last declared insurable income after age 54.

A self-employed person who is under fifty years on or after the appointed day and has paid contribution as a self-employed person in the year in which he reaches the age of fifty-four years shall be deemed to have elected for any subsequent contribution year for which he is liable to pay contribution, the same weekly income as the one he had elected for the contribution year in which he had reached the age of fifty-four years.

Payment of Contributions

Contributions are to be paid no later than 14 days after the end of each calendar month. Every self-employed person shall, within fourteen days after the end of each calendar month pay all contributions payable in respect of the month, provided that in any particular case or class of cases, the Board may require or authorize payment of the total contributions due at such shorter or longer intervals as it may determine.

If during the course of the month the employment of a self-employed person ceases or is interrupted because of sickness, employment injury, pregnancy, change of employment status, or other circumstances which might affect his liability to pay contributions for the whole month, he shall nevertheless, be liable to pay contributions in respect of that part of the month during which he was self-employed, that is up to the day immediately preceding the date of cessation: Provided that a self-employed person shall not be liable to pay contributions as a self-employed person in respect of any period which he is either in receipt of benefit, (with the exception of survivors) or is liable to pay contributions as an employed person.

A person who during one part of the calendar year is mainly employed as an employed person and for another part of that year is mainly employed as a self-employed person shall be liable to pay contributions respectively as an employed person and as a self-employed person.

Refund of Contributions

A self-employed person shall not be required to pay contributions in respect of any period prior to attaining the age of sixty during which he is in receipt of benefit, and shall be entitled to a refund of any contributions so paid.

When contributions are paid, which are of the wrong class or at the wrong rate, the Board may treat as paid on account of contributions which would have been properly payable.

Any contribution paid in error by a self-employed person shall be returned by the Board on application to that person in accordance with the Contributions Regulations. A self-employed person who becomes insured for the first time on the 'appointed day' and who cannot by virtue of his proven age qualify for any benefit under the Act shall be eligible for a refund of contributions paid by him between the appointed day and his attainment of age sixty.

Contributions affect Benefits

Remember that Social Security is not charity, it is social insurance. All persons insured under Social Security, and earning money, pay into the Social Security Fund. These payments are our contributions, and Social Security uses our record of contributions to find out how much we can receive when we need to collect a benefit. How much you pay in depends on the weekly income that you declare. Our contributions and our benefits are calculated according to the insured earnings.

A self-employed person's declared income is between \$55.00 and \$320.00 per week. The declared income determines the weekly contribution to be paid (See Schedule II). Schedule II shows how much each self-employed person pays in each week.

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Contributions Schedule II

BENEFITS

Benefits in Brief

Maternity Allowance

This benefit is paid to an insured woman when on maternity leave, and who is not on vacation leave. The allowance is paid for a maximum of 14 weeks, but not earlier than 7 weeks before the expected date of childbirth.

Maternity Grant

This grant, of \$300 per child, is payable to an insured woman or to an insured man if his wife (including common law) has given birth, and she is not entitled to the maternity benefit.

Sickness Benefit

This benefit is paid for a maximum of 39 weeks once you are medically certified as being unable to work, and you are not on vacation leave. It is paid weekly from the first day of illness (including Sundays).

Invalidity Pension

This benefit is paid to an insured person who cannot work due to a specific disease which is likely to be permanent, and who has been sick for not less than 13 consecutive weeks immediately before the week in which the benefit is claimed. The minimum pension is \$47 per week.

Invalidity Grant

This benefit is payable to an invalid person who does not qualify for an Invalidity Pension, but who has paid a minimum of 26 contributions. Minimum amount of grant payable is \$800.00.

Injury Benefit

This benefit is payable to insured persons who are injured on the job or while going from home to work or from work to home, or develop prescribed diseases as per the Third Schedule of the Social Security Act. For home-work-home coverage to be effective there needs to be proof of no divergence from usual home-work route and of use of legal mode of transport. This benefit is paid weekly from the first day of incapacity, (including Sundays).

Medical Care

If you suffer an employment injury or a work-related prescribed disease, you may be entitled to medical treatment paid by Social Security.

Disablement Pension

If you are injured on the job or while going from home to work or from work to home, or develop a disease and subsequently you are assessed at 25% or more disabled, you qualify for a Disablement Pension. The minimum weekly pension payable is \$47.

Disablement Grant

If you are injured on the job or while going from home to work or from work to home, or develop a disease and subsequently you are assessed at less than 25% disabled, you will receive a Disablement Grant in the form of a lump sum payment.

Constant Attendance Allowance

Following an employment injury or work-related prescribed diseases if the insured person is 100 percent disabled, an allowance is paid for that person's care, as determined by a medical board or medical practitioner.

Retirement Pension

This benefit may be payable at age 60. The minimum pension payable is \$47 per week.

Retirement Grant

If you don't qualify for a Retirement Pension, you might still qualify for a Retirement Grant. The minimum grant payable is \$800.

Funeral Grant (For death by Natural Cause)

This benefit is payable to the spouse of the deceased insured person or to the person bearing the expenses of the funeral. Upon the death of a spouse or dependent child who is up to 16 years old or up to 21 if receiving full-time education, the grant is paid to the insured person.

Survivors' Pension

This benefit is awarded upon death by natural cause of an insured person. This benefit may be payable to the widow(er), children up to 16 years or up to 21 years of age if receiving full-time education, (or parents, if there is no widow(er) nor children).

Survivors' Grant

This benefit is awarded upon death by natural cause of an insured person. Those who do not qualify for a Survivors' Pension may qualify for a one-time Survivors' Grant.

Funeral Grant (For death caused by Employment Injury)

For the death of an insured person, resulting from employment injury, this benefit is paid to the spouse of the deceased or to the person bearing the expenses of the funeral.

Death Benefit (for survivors)

This benefit is payable for death of an insured person caused by employment injury (work-related accident / prescribed disease). This benefit is payable to the widow(er), children up to 16 years or up to 21 years of age if receiving full-time education, or parents of the deceased. The minimum pension payable is \$47 per week, divided among qualifying survivors.

Weekly cash benefits are paid for maternity, sickness, and employment injury while you are unable to work. The weekly rate of cash benefit is 80 percent of your average weekly insurable income, of the previous 39 weeks (for maternity), or of 13 weeks (for sickness), or of 4 weeks (for employment injury). The minimum weekly benefit payment is \$44.00 and the maximum is \$256.00. The time period for payment of each benefit is different. See the specific benefit descriptions for more details.

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Having a Healthy Baby

Not all babies are born healthy. Sometimes babies are born too soon or too small. Some are even born with birth defects. Many of these problems can be prevented, by the mother taking proper care of her self before and during pregnancy.

It's a good idea for women in their childbearing years to have regular medical checkups. Your doctor or nurse can evaluate your health, identify any health risks, and guide you in making lifestyle changes before and during pregnancy.

If you are not immune to measles and rubella, check with your health care provider about getting vaccinated before you conceive. These illnesses can cause birth defects if a woman gets them while she's pregnant. If you are overweight when you become pregnant, you're more likely to develop high blood pressure and diabetes during pregnancy. If you're underweight, you're more likely to have a low-birth weight baby. Talk to your healthcare provider about getting to your best weight.

A healthy lifestyle includes proper diet and exercise. You should not drink alcoholic beverages, smoke, or use drugs while you are pregnant. Ask your healthcare provider if the prescription or over-the-counter drugs you use are safe to take during pregnancy and in the pre-pregnancy period.

Have medical problems like diabetes, epilepsy, and high blood pressure treated because these conditions can affect your baby.

Healthy eating before and during pregnancy will help ensure that you get the nutrients you and your baby need. Don't eat under-cooked meat or handle cat litter. They can cause an infection called toxoplasmosis, which can seriously harm your unborn baby.

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Maternity Benefits

There are two maternity benefits for the insured woman. There is a maternity allowance to be paid for up to 14 weeks, and there is a one-time maternity grant.

Maternity Allowance

This benefit is paid for a maximum of 14 weeks, not to start earlier than seven weeks before the expected date of childbirth.

Requirements for Maternity Allowance

- Be an insured, self- employed woman on maternity leave.
- Have at least 50 weekly paid contributions of which not less than 26 have been paid as a self-employed.
- Have at least 20 paid and five credited contributions in the 39 weeks immediately before the benefit is to begin.
- Claim your maternity benefit eight weeks before the week in which it is expected that confinement will take place.

Have a medical certificate from a doctor stating expected date of confinement.

For period after confinement, submit claim three weeks after date of confinement with medical certificate from doctor or midwife who assisted in the delivery.

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Incapacity for Work

Due to complications from confinement

This benefit is for the mother who is unable to return to work because of complications in the delivery of her child.

80% of Average Weekly Insurable Income of insured person, in 13 weeks before Maternity Leave commenced.

If sickness period exceeds 26 weeks, an additional 13 weeks may be paid at 60% of Average Weekly Insurable Earnings.

Payment to continue as long as employee is medically certified unable to work due to illness caused by complications arising from delivery for a maximum period of 39 weeks after which the insured person can apply for Invalidity Benefit.

Requirements

Present a medical certificate, signed by a doctor in Belize showing cause of illness and number of days you are unable to work.

Submit claim on form SB1 within 4 days from the first day of illness shown on the medical certificate. If a good reason is given for submitting the form after the fourth day the benefit may still be payable.

No sum shall be paid for any period more than 13 weeks before the date the claim was made.

To get your new baby off to a good start in life, be sure he or she is registered with Social Security within 30 days of birth.

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Maternity Grant

One Lump Sum

This benefit is for insured women who meet the qualifying conditions, or if the woman does not qualify, an insured man shall be entitled to the grant if the conditions are satisfied by him.

The amount of the grant is \$300 per child.

No more than one grant per year will be paid to the insured man.

Requirements

- Be an Insured woman who has been confined.
- Have 50 paid contributions of which not less than 26 have been paid as a self-employed.
- Have 25 paid contributions in the 39 weeks before confinement.
- The Insured Woman is to claim Maternity Benefit on MB form.

OR

- Be an Insured man.
- Have 50 paid contributions of which not less than 26 have been paid as a self-employed.
- Have 25 paid contributions in the 50 weeks before spouse's confinement.
- Have a spouse (married or common-law) who has been confined, and does not qualify for the benefit.
- An insured man, is to make the claim using the MB5 form.
- Present the child's birth certificate or certificate of registration of birth of child, showing the claimant as father.
- Claim within 6 months.

No sum shall be paid if the claim is made more than 6 months after the birth of the child.

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Keeping Healthy

None of us wants to be sick. Social Security has benefits for those of us who qualify when we do become sick and can't work, but the best benefit is one we can give ourselves by eating right and getting the right exercise so we can stay healthy.

Healthy eating for healthy living

Healthy eating means having a well balanced diet, eating enough to meet our body's needs, and not eating too much. To be sure of eating a well-balanced diet, we need to eat a variety of different foods each day:

Bread, cereals and potatoes

Fruit and vegetables

Milk and dairy foods

Meat, fish and alternatives

Foods containing fat

Foods containing sugar

Try to eat some foods from the first four food groups every day. It is also important to vary the foods chosen from each group to get all the different nutrients you need. Foods containing fat and sugar add variety but should not be eaten too often or in large amounts. They should not replace foods from the other groups.

Starchy foods such as bread and potatoes are rich in carbohydrates, an important source of energy. They are also a good source of B vitamins, and contain some calcium and iron. Starchy foods such as bread, cereals and potatoes should form the main part of your meals. Choose high-fiber varieties whenever you can.

Fruits and vegetables are an excellent source of vitamins and minerals. Try to eat at least five portions of fruit and vegetables each day. Include some fruit, some vegetables and some salad, and choose a wide variety to ensure you are getting all the vitamins and minerals you need. Dried fruit and fruit juice can make up some of the choices from this group.

Dairy foods are a good source of protein, calcium and vitamins A, D, and B12. They can also be high in saturated fat. Choose lower-fat versions whenever possible.

Meat, fish, and alternatives such as eggs, beans, nuts, and nut products such as peanut butter are good sources of protein, B vitamins, and minerals such as iron, zinc and magnesium. They can also be high in fat. Choose lower-fat or lean versions where available.

A small amount of fat is essential for health, but most of us eat far more than we need. Eat these foods sparingly, and choose lower-fat versions where available. Foods containing fat include butter, margarine, cooking oils, mayonnaise, and oily salad dressings.

Try not to have foods containing sugar too often and when you do, have small amounts. Foods containing sugar include biscuits, cakes, puddings, ice-cream, chocolate, sweets, and sweetened drinks.

We don't have to give up any of the foods we enjoy most to eat healthily. However, some foods should not be eaten too often or in too large quantities if we want to be sure of enjoying good health.

Food safety

Here are some tips to help ensure that the food you eat is safe and will not cause food poisoning:

Take chilled and frozen food home from the shops quickly, and put it in the refrigerator or freezer at once. Do not thaw frozen meat, fish, or chicken on the counter.

Prepare and store raw and cooked food separately. Keep raw meat and fish at the bottom of the refrigerator.

Keep the coldest part of your refrigerator at 0-5°C. Get a refrigerator thermometer.

Check 'use by' dates and use food within the recommended period.

Keep pets away from food, dishes and worktops.

Wash hands thoroughly before preparing food, after handling raw meat or fish, after going to the toilet or after handling pets.

Keep the kitchen clean. Wash worktops and utensils between handling food that is to be cooked, and food that is not.

Do not eat food containing uncooked eggs. Keep eggs in the refrigerator.

Cook food well. Follow the instructions on the pack. If you reheat food, make sure it is steaming hot.

Stir microwave food halfway through cooking. Make sure it is steaming hot before serving and observe any standing times to make sure it is cooked right through.

Keep hot foods hot and cold foods cold. Don't just leave them standing around.

We need good teeth for healthy eating. Everyone should visit the dentist at least once a year for check ups and advice. Babies and children should get used to visiting the dentist from an early age, starting before the first primary teeth come through. Take your children with you when you visit the dentist. This sets a good example and gets them used to the dentist from an early age. It is equally important for you to visit the dentist if you are an older person, even if you have few or no teeth of your own left.

Your dentist and hygienist can advise you on how to prevent tooth decay and what type of toothpaste and other oral hygiene aids to use. Your dentist can also check your mouth for signs of tooth decay, erosion and gum problems, and professionally clean your teeth to remove tartar and stains.

Finding the right exercise

Getting more exercise can be as simple as doing the things you usually do, but in a way that uses more energy. If you can build up to half an hour of moderate-intensity activity per day, you will improve your health. You will have greater stamina, stronger muscles, a lower risk of heart disease and stroke, a lower risk of osteoporosis (brittle bones), improved posture, and a better shape and appearance. You will be more energetic and feel more relaxed. You will sleep better, and be able to deal with everyday stresses more effectively, reducing risk of depression. [Back to content](#)

Sickness Benefit

Weekly Cash Benefit

The benefit amounts to 80 percent of the average weekly insurable earnings of the insured person in the 13 weeks before the illness. If the period of sickness exceeds 26 weeks, an additional 13 weeks may be paid at 60 percent of average weekly insurable earnings.

The payment may continue as long as the employee is medically certified unable to work due to illness for a maximum period of 39 weeks. If the sickness goes beyond 39 weeks, you may apply for an invalidity benefit.

Social Security will pay from the first day of incapacity.

Requirements

Be a self-employed insured person between ages 18 and 60.

Have 50 paid contributions.

Have not less than five paid contributions in the 13 weeks immediately before your illness.

Present a medical certificate signed by a doctor in Belize showing the cause of your illness and the number of days you are unable to work.

Submit your claim on form SB1 within four days from the first day of illness shown on the medical certificate. If a good reason is given for submitting after the fourth day, the benefit may still be payable.

You may be required to submit yourself for a medical examination by one or more Registered Medical Practitioners appointed by the Board.

No sum will be paid for any period more than 13 weeks before the date the claim is made.

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