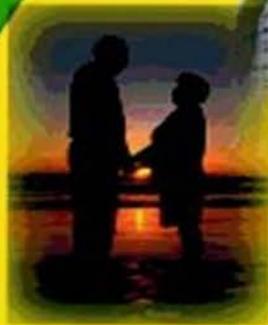


We  
Care  
About  
You



Your  
Social  
Security  
Handbook

SOCIAL SECURITY BOARD

# **Your Social Security Handbook**

Social Security Board

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(Revised Edition 2004)

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Note: All Social Security operations are governed by Social Security Law and respective amendments and Regulations. Content of public information material is only a simplified guideline of how Social Security works; it is not the law.

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Dedicated  
to the  
Working Men and Women  
of  
Belize

“No Lasting Peace  
Without Social Justice  
No Social Justice  
Without Social Security”

## The Right to Social Security

Everyone, as a member of society, has a right to social security and is entitled to realization, through national efforts and international co-operation and in accordance with the organization 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. State 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 realization 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

Excerpt  
From the Preamble to the Constitution  
of the  
International Labour Organization

Whereas universal and lasting peace can be established only if it is based upon social justice....

And whereas conditions of labour exist involving such injustice, hardship and privation to large numbers of people as to produce unrest so great that the peace and harmony of the world are imperilled; and an improvement of those conditions is urgently required; as, for example, by the regulation of the hours of work including the establishment of a maximum working day and week, the regulation of the labour supply, the prevention of unemployment, the provision of an adequate living wage, the protection of the worker against sickness, disease and injury arising out of his employment, the protection of children, young persons and women, provision for old age and injury, protection of the interests of workers when employed in countries other than their own, recognition of the principle of equal remuneration for work of equal value, recognition of the principle of freedom of association, the organization of vocational and technical education and other measures....

## 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 capitalized. 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 maternity, illness, accident, or age, prevents us from working.

The preface to the Constitution says the work we do should be recognized 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.

## Introduction

This handbook is intended as a general guideline to Social Security as it is today. While this handbook tells about requirements and benefits in general, each of us is an individual, and exact dollar figures are determined on a case by case basis. We hope that this handbook will allow you to ask the right questions when you visit your local Social Security office.

The National Assembly passed the most sweeping changes in the history of Social Security starting in 1999. These changes reflect the changes in our society since the first act was passed in 1980. The information in this handbook aims to cover recent changes. Employers will want to pick up a copy of the Employers' Social Security Handbook which explains the responsibilities of people who employ other people.

Whenever we hear about a programme like Social Security, most of us have two questions: What's it going to cost me, and what do I get out of it? You'll get a pretty good idea of the answers to both those questions here, but only the people at Social Security can answer specific questions about your particular case!

Whenever you have any question about Social Security don't hesitate to call or visit. After all, it's your Social Security.

The Social Security Board presents Your Social Security Handbook, your guide to Social Security; what it is, what it does, and how it works to benefit you and your family.

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# The Whys and Hows of Your Social Security



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



*"Protection from the womb to the tomb"*

## 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, and unable to work because of maternity, illness, work injury, disablement or old age. When we find ourselves in such situations, 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 are really helping ourselves.

### 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, 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 disability 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.

From the womb to the tomb  
Your Social Security Cares  
about you!

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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 our employers. We pay part of the contribution, and the people we work for pay part of the contribution. 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 for 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 benefits. Most of those benefits will be 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, have the Social Security Card, and make sure that the people we work for make contributions for us. Otherwise, we will have problems when the day comes that we need to collect a benefit from Social Security.

## How we take part in Social Security

There are three parts of the Social Security programme that concern each of us:

### 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, to collect our card from Social Security, and to show our card to our employers.

### 2. Contribution

The people we work for send money to Social Security for us. How much they send depends on how much we earn. Part of the money is paid by our employer, and part is taken out of our salary. A record is kept of all the money paid in. Our Social Security number is used to be sure we each get credit for the money paid in for us. Every payday, our employers provide us with a payslip showing how much contribution was taken out of our salary. You should save your pay records for future use.

### 3. Benefit

This is the money we get back when we make a claim. Some benefits are paid in a lump sum, one time only. Other benefits such as maternity allowance and retirement pension are paid over a period of time. Each benefit has its own requirements for an insured person to meet before the benefit can be paid by Social Security. All insured persons with a Social Security Card with the legend “valid for employment” are entitled to Social Security Benefits.

Remember that to find out if you qualify for a benefit you need to file a claim at your nearest Social Security office. This handbook will give you a general idea of what you are entitled to, but to find out exactly how much your benefit will be check with the Social Security office nearest you.

## 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 are to 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
- Affix your signature to your Social Security Card
- Collect your card on the date given to you by Social Security.

## Registration continued

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 Citizen 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 Citizen 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.

**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. In cases in which a child will complete 14 years within the next five years, the expiry date on the card will be the day before his/her 14th birthday. All minors who will complete 14 years of age in the current year will be issued an adult card with photo, legend "Not valid for employment" and expiry date reflecting the date on which the work permit expires.

## Registration continued

**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. The Social Security card will be renewed, provided that the Work Permit of the spouse and the Dependent Permit are renewed by the Immigration Department. The card will bear the legend "Not valid for employment".

## Holders of Refugee Cards

Social Security Cards are issued for three years and are to be renewed after the Refugee Card is renewed by the Immigration Department. Social Security will only accept a valid refugee card. Foreign-born children of Refugee Cardholders who are under the age of 16 will only be registered by Social Security when the cardholder (parent) presents an official certified copy of the Refugee Card from the Immigration Department showing the names of their dependent children. The card will bear the legend "Not valid for employment".

## 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 only if his or her parent accompanies him or her 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, Cedula or Passport from the country of origin. Holders of this permit qualify for a Social Security card not exceeding the validity of the permit. The card must bear the legend "Not valid for employment".

## Lost Card

If you lose your Social Security Card and need a replacement then you need to file a police report and bring the receipt to the Social Security Office, pay \$15.00 and reapply for the card.

Every person legally resident in Belize is required by law to be registered with Social Security. You are required to show potential employers your Social Security Card at the time you apply for work.

## Registration continued

### How to get Your Social Security Card

#### 1. APPLY

Complete and sign the Application Form (R4) in BLUE or BLACK ink. Do NOT use a pencil. People 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. Documents that are presented must be originals.

Born Belizeans - Birth Certificate, Passport, ID (with photo certified by J.P.) or Voter ID card

Foreign born or naturalized Belizeans - Belize Passport or Naturalization Certificate and Birth Certificate (with photo ID certified by J.P.).

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 (with picture ID certified by J.P.) 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. Social Security will not accept temporary amnesty documents.

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

## Registration continued

4. Have your photograph taken at Social Security.
5. Collect your card on the date given to you by Social Security.

### For everyone, please note...

#### Born Belizeans:

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, or Deed Poll, or adoption records or Birth Certificate corrections.

#### Foreign Born Persons:

If your name is different from that shown on the document issued by the Immigration and Nationality Service, you will be referred to the Immigration and Nationality Service for correction of document.

#### If you are 65 years or older:

People 65 and 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 cooperation of businesses, institutions, and individual people 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 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 people.

- 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](http://www.socialsecurity.org.bz) is available all the time to provide you with information about your Social Security!

## Contributions

### We pay in to get back

Remember that Social Security is not charity, it is a social insurance. All of us who are insured under Social Security and earning money pay into the Social Security Fund. The money we pay in is taken out of our pay every payday. And the people we work for also pay into the Fund on our behalf.

Social Security keeps a record of what we pay and what our employers pay. 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 we pay in

#### Depends on how much we earn

Our contributions, and our benefits, depend on our weekly salary. The more we make, the more we and our employers pay into Social Security. The more we pay in, the more we can receive for certain benefits.

For lower income groups, people making up to \$139.99 per week, most of the contribution is made by the employer, and only a small amount is contributed by the employee. This gives the lower income worker a break, meaning more money for food, clothing, housing, and children's education.

When a person earns \$140.00 or more a week, that person pays a bigger part of the contribution. That person will also be able to claim higher benefits.

The tables on the next page show how much each employed person pays each week. The contribution is 8% of weekly insurable earnings.

## Contributions continued

### Contributions for Lower Income Groups

ACTUAL WEEKLY EARNINGS	WEEKLY INSURABLE EARNINGS	AMOUNT OF WEEKLY CONTRIBUTION		
		EMPLOYER	EMPLOYED PERSON	TOTAL CONTRIBUTION
Under 70.00	55.00	3.57	0.83	4.40
70.00 to 109.99	90.00	5.85	1.35	7.20
110.00 to 139.99	130.00	8.45	1.95	10.40

### Contributions for Higher Income Groups

ACTUAL WEEKLY EARNINGS	WEEKLY INSURABLE EARNINGS	AMOUNT OF WEEKLY CONTRIBUTION		
		EMPLOYER	EMPLOYED PERSON	TOTAL CONTRIBUTION
140.00 to 179.99	160.00	9.65	3.15	12.80
180.00 to 219.99	200.00	11.25	4.75	16.00
220.00 to 259.99	240.00	12.85	6.35	19.20
260.00 to 299.99	280.00	14.45	7.95	22.40
300.00 and over	320.00	16.05	9.55	26.60
**		2.60	0.00	2.60

#### \*Employment Injury Benefit for older workers

A contribution of \$2.60 per week is payable by the employer for employees who are 60 to 64 years old and who have received or are receiving Social Security Retirement Benefit, and for all employees 65 years and older. This provides Employment Injury coverage for these employees.

# BENEFITS



Old or young,  
Retired or still  
working hard,  
We all need to know  
that whatever life  
brings,  
We will be prepared.

That's why  
your Social Security  
has benefit plans to  
help everyone, from  
the unborn child to  
the survivors of a  
deceased worker.

Complete details  
about and  
requirements for  
benefits  
start on page 18.

## Benefits in Brief

### Maternity Allowance

This benefit is paid to an insured woman when on maternity 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. It is paid weekly to compensate for loss of wages from the first day of illness.

### 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 from that disease 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.

## Benefits in Brief - continued

### Medical Care

If you suffer an employment injury or a work-related prescribed disease, you are 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% disabled or more, 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 is payable between ages 60 to 64 if you retire from insurable employment, or at age 65 whether you retire or not. 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.

## Benefits in Brief - continued

### 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) one year if he/she is under the age of 50, children up to 16 years or up to 21 years of age if receiving full-time education, and / or parents.

### 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 upon 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

Weekly cash benefits to compensate for loss of wages are paid for sickness and employment injury, and bi-weekly for maternity leave. The weekly rate of cash benefit is 80 percent of your average weekly insurable earnings, of the previous 39 weeks (for maternity), or of 13 weeks (for sickness), or of 4 weeks (for employment injury). The time period for payment of each benefit is different. See the specific benefit descriptions for more details.

Weekly Earnings \$	Insurable Earnings \$	Weekly Cash Benefit
Under 70.00	55.00	44.00
70.00 to 109.99	90.00	72.00
110.00 to 139.99	130.00	104.00
140.00 to 179.99	160.00	128.00
180.00 to 219.99	200.00	160.00
220.00 to 259.99	240.00	192.00
260.00 to 299.99	280.00	224.00
300 and over	320.00	256.00

## Maternity Benefits



NEVER TOO EARLY... Social Security benefits begin before birth by providing Social Security payments for the mother-to-be. But there is much that a mother-to-be can do to help herself and her unborn baby. Social Security recommends that you plan ahead for a healthy baby.

### 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 herself 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-birthweight baby. Talk to your healthcare provider about getting to your best weight.

## Maternity Benefits- continued

### Having a Healthy Baby - continued

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.



Healthy babies today mean a  
healthier Belize tomorrow

## Maternity Benefits- continued

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.

Weekly Earnings \$	Weekly Insurable Earnings \$	Weekly Benefit 80% of Insured Earnings
Under 70.00	55.00	44.00
70.00 to 109.99	90.00	72.00
110.00 to 139.99	130.00	104.00
140.00 to 179.99	160.00	128.00
180.00 to 219.99	200.00	160.00
220.00 to 259.99	240.00	192.00
260.00 to 299.99	280.00	224.00
300.00 and over	320.00	256.00

### Requirements for Maternity Allowance

- Be an insured, employed woman on maternity leave
- Have at least 50 weekly paid contributions since June 1981.
- Have 25 contributions of which at least 20 have been paid, and 5 credited 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.

## Maternity Benefits- continued

### Incapacity for Work

#### Due to pathological complications from confinement

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

It consists of 80% of Average Weekly Insurable Earnings 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 continues 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.

- Tubaligation, if done is normally done after confinement. This procedure is not considered “pathological complication of confinement”.

## Maternity Benefits- continued

### 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 qualify for the grant if the conditions are satisfied by him.

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

An insured woman is entitled to Maternity Grant for confinement.

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 since June 1981.
- Have 25 paid contributions in the 50 weeks immediately before the week in which confinement occurs.
- The Insured Woman is to claim Maternity Benefit on MB1 form.

### OR

- Be an Insured man.
  - Have 50 paid contributions.
  - 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.
- All claims are to be submitted to Social Security within three months after the date of confinement. In order not to lose the benefit, claims are to be submitted no later than six months after the date of birth.

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.

## 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-fibre 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.

## Keeping Healthy

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 fridge 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 fridge.

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

## Keeping Healthy

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 fridge.

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

Stir microwaved 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 your risk of depression.

## Keeping Healthy

Before starting any new exercise programme, it's a good idea to get a physical check-up and advice from your doctor. You want to be sure your exercise programme helps, not harms, your body.



None of us wants to be sick or hurt, but it's good to know that our Social Security benefits are there to help us when we need help.

## 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. See the table on page 19. 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 will 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 273 days, you may apply for an invalidity benefit.

Social Security is responsible to pay from the first day of sickness.

### Requirements

- Be an insured person over 14 years and under 65 years.
- Have 50 paid contributions.
- Have not less than five paid contributions in the 13 weeks immediately before your illness.
- Present a medical certificate signed and stamped by a doctor or hospital in Belize describing 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.

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

## Invalidity Benefit

There are two kinds of Invalidity Benefits. For those who have enough paid contributions, there is a pension. People who do not qualify for a pension might still qualify for a one-time grant (only one claim is necessary).

### Invalidity Pension

Formula: Sum of insurable earnings in best three years of contributions, divided by 150, times 30%, equals weekly pension

OR

If less than 500 paid or credited contributions, 25% of Average Weekly Insurable Earnings

The minimum pension is \$47 per week and the pension continues for as long as the insured person remains an invalid, unable to perform any type of work.

### Requirements

- Be under 60 years, sick for 13 consecutive weeks, and be an invalid according to the Social Security Act; that is, unable to perform any type of work.
- Have 150 paid contributions since 1981, have 110 paid contributions in the five years before invalidity began, and have five paid or credited contributions in the 13 weeks before the illness that led to your invalidity.
- Present a medical certificate signed by a doctor in Belize stating the cause of your invalidity. An assessment by a medical board, will determine whether or not you are an invalid.
- Submit your claim on form INV1 within 13 weeks of the date that you become entitled to claim an invalidity benefit.

No sum will be paid for any period more than 26 weeks before the date that the claim is made.

## Invalidity Benefit

### Invalidity Grant (One Lump Sum)

If you do not meet the contributions requirement for an Invalidity Pension, but you have a minimum of 26 paid contributions, you qualify for an Invalidity Grant. The minimum grant is a lump sum payment of \$800; you may qualify for more. Social Security has a formula that is used to figure out just how much you qualify for.



It is Social Security's responsibility to protect every person who is in insurable employment. Feel free to ask Social Security about your contribution history to ensure that you benefit fully when you are most in need.

## Staying healthy at work

An on-the-job accident can happen at any time, to anyone. Social Security has benefits for people who are hurt while working, but it is best to avoid accidents in the first place.

Work-related ill health has a serious impact on individuals, on their families, and on business. No job is completely safe. Pilots, secretaries, teachers, farm workers, everyone faces health risks in their job. All work exposes people to potential hazards, such as operating machinery, using toxic chemicals, moving or lifting heavy objects.

While your employer is to do everything possible to ensure workplace safety, you are also to take responsibility for your health while at work. Whatever your job, there are steps you can take to protect your health and avoid accidents.

Most on-the-job accidents are caused by human mistakes, and most mistakes are made when we are tired, worried about something at home or for some other reason not paying enough attention to the job we are doing. The answer is to get enough rest, to keep home and work problems separate, and keep our attention on what we are doing at work at all times.

Always follow established safety procedures. Wear appropriate protective clothing, use ear protection if working in a noisy environment, never drink alcohol during working hours, and tell someone in authority if you know of a safety risk.

Good housekeeping is recommended by many experts as one of the best ways of preventing accidents. Keep the work area clear of anything you or someone else might trip over. Clean up spills that can cause someone to slip and fall.

Most importantly think “safety”. Keep an attitude of ‘safety first’ on the job.

**Safety on the job is everyone's responsibility.**

## Employment Injury Benefits

### Injury Benefit

This cash benefit is for people who are hurt on the job (accident arising out of and during the course of insurable employment) and as a result are unable to work for a while. If you qualify, you will get 80 percent of your average weekly insurable earnings over the four weeks just before your injury.

If you still cannot work after 26 weeks, and still need medical treatment, your weekly benefit rate will be 60 percent of your average weekly insurable earnings.

### Requirements

- Be an insured person injured during the course of and as a result of insurable employment, and be unable to work because of an employment injury or a work-related prescribed disease.
- Or, be injured while travelling from home to work, or from work to home.
- Report the accident to your employer before leaving the premises.
- Present a medical certificate signed by a Social Security - approved Medical Provider in Belize showing the cause of incapacity from an employment injury or from a work-related prescribed disease, and the number of days you will not be able to work. A stamp of the Doctor or medical institution must be affixed to the claim.
- Make your claim on form IB1 for employment injury and IB2 for work-related prescribed disease. (The date a claim is made is the date the claim reaches a Social Security Office).
- Submit your claim within 4 days from first day of incapacity shown shown on the medical certificate.

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

On the farm,  
in the shop,  
on the road,  
always think  
SAFETY FIRST!

## Employment Injury Benefits

### Medical Care

Social Security will, under certain conditions, pay for private or specialized medical treatment if you suffer an employment injury or a work-related prescribed disease.

The payment will be made to you, your employer, or to the approved medical providers that provide medical care, as per Social Security agreed Payment Schedules.

### Requirement Check List

- Have suffered an employment injury or are suffering a work-related prescribed disease as per the Procedures for Medical Care (summarized below).
- Report the accident to the employer before leaving the employer's premises.
- Make the claim when the injury occurs or when the prescribed disease develops, submit your claim within 4 days from the first day of illness shown on the medical certificate.
- Have an approved medical provider or medical board's recommendation for treatment required, such as therapy, surgery, artificial limbs, or treatment abroad.
- Submit expense documents no later than three months from the date on which expenses were incurred.

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

### Procedures for Medical Care (in brief)

Injured insured person's (or representative's) responsibilities

- Obtain medical attention and services from approved medical providers (providers with a license issued by Social Security). The first visit must be to an approved general practitioner who can then refer you to an approved specialist, if necessary.
- You or your employer should pay for the first visit. Payer will be reimbursed on presentation of receipt if claim is approved.
- Submit the medical certificate(s) on IB1 or IB8 stating nature and bodily location of injury and period of incapacity.

Employment Injury Hotline (822-1484)
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## Employment Injury Benefits

### Procedures for Medical Care (in brief) - continued

Injured insured person's (or representative's) responsibilities

- [ ] For your second and subsequent medical and specialist visits, you or your representative must obtain purchase order(s) for diagnostic services, medications, laboratory examinations, etc., from Social Security.
- [ ] If the injury is proven not to be work-related or is not covered as a prescribed disease the claim will be disallowed. The employee must then pay for any medical bills incurred.
- [ ] If the claim is allowed the benefit continues with periodic assessments by the Medical Board for as long as the patient requires medical treatment for the employment injury.

### Employer's Responsibilities

- Maintain an accident book to record all accidents or work-related diseases allegedly suffered by your employees.
- Inform Social Security on work-related accidents or suspected illnesses immediately via telephone, fax, by other means or by calling our Employment Injury Hotline at 822-1484
- Ensure that the injured insured person is taken immediately to the nearest APPROVED general practitioner for medical care; the employer is responsible for this transportation of injured person.
- Pay for the insured person's first medical care if employee is not able to; if claim is allowed as Injury Benefit, employer or insured person will be reimbursed by Social Security on presentation of receipts.
- Facilitate investigation of the claim by Social Security Inspector by providing information relevant to the accident and by allowing access to witnesses to the accident.

If a claim is disallowed, Social Security is not responsible for any medical bills incurred.

## Employment Injury Benefits

### Disablement Benefits

Based on the degree of disability determined by a Medical Board, Social Security determines whether you are awarded a disablement pension or a disablement grant (only one claim is necessary).

### Disablement Pension

For disability of 25 percent or more, a pension is paid

The weekly rate is equal to 60 percent of average insurable earnings in the four weeks before the injury, multiplied by the percentage of disability.

The minimum pension is \$47 per week

The pension continues for as long as your disability continues.

### Requirements

- [ ] Have suffered an employment injury or work-related prescribed disease, which results in permanent disability.
- [ ] Assessment will be done by Medical Board, set up by Social Security.
- [ ] Periodic medical assessments will be done to check progress or worsening of injury.
- [ ] Submit claim on form IB17
- [ ] Submit claim within 13 weeks following the date that you become entitled to claim Disablement Benefit

No sum shall be paid for any period more than 26 weeks before the date that the claim is made

### Disablement Grant (One Lump Sum)

If your disability is less than 25 percent, a one-time grant is paid.

The payment is equal to your average insurable earnings in the four weeks before your injury, multiplied by the percent of your disability, multiplied by 260.

## Employment Injury Benefits

### Constant Attendance Allowance

This benefit is for an insured person who is 100 percent disabled and needs constant attendance following an employment injury or work-related prescribed disease.

The benefit is an additional 25 percent of the Disablement Pension as long as necessary as determined by a medical board or medical referee.

#### Requirements

- Be an insured person with 100 percent disability caused by an employment injury or work-related prescribed disease.
- Be recommended by an approved medical provider.
- Have an assessment by a Social Security Medical Board or Referee.
- Make your claim within 13 weeks from the date that you become entitled to claim a Constant Attendance Allowance.

No sum shall be paid for any period more than 26 weeks before the date that the claim is made.

### Funeral Grant

Death Caused by Employment Injury (One Lump Sum)

This is a one-time payment of \$1,500 payable on the death of an insured person, caused by employment injury, payable to the spouse or to the person bearing the cost of the funeral.

#### Requirements

- Present death certificate AND receipts for funeral expenses of the deceased insured person.
- Submit benefit claim on FG2 form within 6 months from the date of death.

If claim is made more than one year after death, no sum shall be paid.

## Employment Injury Benefits

### Death Benefit (for survivors)

Death Caused by Employment Injury

#### (Four-weekly Cash Benefit)

The minimum pension payable is \$47 per week as of the date of death of the insured person, for as long as the survivors continue to meet the qualifying conditions.

The maximum benefit for all Survivors is equal to 60 percent of the average weekly insurable earnings of the deceased insured person in the four weeks prior to injury.

#### Individual Portions

The benefit is divided among the survivors this way:

Widow or widower: 66.67 percent

Invalid children: 40 percent

Other children: 25 percent

Parent: 40 percent

If the maximum benefit payable is exceeded, each share is reduced accordingly.

The benefit to the widow or widower will stop upon re-marriage. Benefit for non-invalid children will continue up to age 16 years if not in school, and up to 21 years if receiving full-time education. Benefit for invalid children continues as long as a child is invalid (incapable of self-support).

If the widow meets all the qualifying conditions, she gets the benefit for life, but if the conditions are not met, she gets payments for 52 weeks.

See the requirements on the next page.

## Employment Injury Benefits

### Death Benefit (for survivors)

#### Death Caused by Employment Injury

#### Requirements

- Be the widow, widower, child, or parent of a deceased insured person who died as a result of work-related accident or prescribed disease.

#### Widow

- Have the care of the deceased insured person's children or be pregnant for the deceased insured person
- Be 50 years or over, the spouse of the deceased for not less than three years, permanently incapable of self support, and wholly dependent on the deceased.

#### Widower

- Be an invalid without any source of income, fully dependent on deceased spouse for three or more years before the death of the spouse.

#### Children

- Biological, step children or adopted children of the deceased

#### Parents

- If the deceased has no widow, widower, or children, the parents can claim the benefit if they are 55 years or over
- Were mainly maintained by the deceased person.

#### To Claim the Benefit

- Present birth certificate or valid Social Security card of all survivors claiming benefit
- Present birth and death certificates and Social Security Card of deceased insured person
- When spouse is applying, present marriage certificate or affidavit to prove common-law union
- Widows, widowers, and children's parent/guardian, submit claim on form SVB1.
- Make the claim within 13 weeks after the date of death of the insured person.

No sum shall be paid for any period more than 26 weeks before the date that the claim is made.

## Home Safety Tips

### Fire Safety

For people of all ages, preventing fire in the home is an important safety concern. Here are a few fire safety tips.

### Kitchen Safety

If you are using a frying pan or saucepan, the most dangerous thing that can happen is the fat can catch fire. Never leave any pan unattended while you cook. Never over-fill your pan; fill to about a third of its size.

If your pan does catch fire, immediately turn off the heat, if it is safe to do so. Cover the pan with a damp (not wet) cloth or a wooden chopping board. Let the pan sit for at least 30 minutes to an hour to cool down before you uncover it.

Never throw water on burning fat. The water will cause the fat to spatter and spread the fire.

### Electricity

Electrical appliances and faulty wiring are common causes of fire in the home. To be safe, unplug any electric appliance when it is not needed, especially over night.

Know what to do if a fuse blows, lights flicker, or if you see any brown scorch marks on plugs. Never use a bigger fuse than the house circuit is designed for. If a fuse blows often, or a breaker trips often, call a professional wireman to find the problem.

Get a smoke alarm, they are not very expensive and easy to install and will alert you if there is a fire in your home.

If you have a fire, get everyone out of the house and raise the alarm. Call the Fire Service. Do not go back into the house to recover personal belongings or even pets. Remember your life is worth more than any belongings.

## Retirement Benefit

### Retirement Pension (Four-weekly Cash Benefit)

Social Security uses a formula to determine how much a retirement pension will be. To get the maximum pension, one must make 35 years of contributions, and for a minimum pension 10 years of contributions.

3% per annum x first 10 years = 30%

2% per annum x next 5 years = 10%

1% per annum x next 20 years = 20%

35 years = 60%

The minimum Pension is \$47 weekly and is payable from the insured person's 65th birthday. The pension continues from the 65th birthday, for the remaining lifetime of the insured person.

If claimant is 60-64 years, a pension will be paid for any period not employed during that time.

### Requirements

- Be an insured person, between 60 and under 65 years old, and not be substantially employed

### OR

- Be an insured person 65 years old whether employed or not

### AND

- Have at least 150 paid contributions and a total of 500 paid and credited contributions.
- Present valid Social Security card, passport or birth certificate
- Submit claim for Retirement Benefit on form RB1
- Provide summary of employment history on form ED1
- Submit claim within 13 weeks after 65th birthday
- If 60-64 years, submit claim within 13 weeks after the date your employment ceased.

No sum shall be paid for any period more than 26 weeks before the date on which the claim is made.

## Retirement Benefit

### Retirement Grant (One Lump Sum)

The insured person who does not meet the qualifying conditions for a retirement pension, but has not less than 26 paid contributions, qualifies for a retirement grant (only one claim is necessary).

Social Security uses two formulas to figure out how much a Retirement Grant should be:  
 $6 \times$  the sum of insurable earnings in the best three years of contributions, divided by 150,  
 $\times$  the units of 50 contributions

OR

$2 \frac{1}{2} \times$  the sum of weekly insurable earnings, divided by the number of weeks of contributions ( $\times$  units of 50 contributions).

Social Security pays the higher amount calculated with the above formulas.  
The minimum Grant is a one-time payment of \$800.

To facilitate the prompt payment of Retirement Pension, the Insured Person is to provide an Account Number and the name of the Financial Institution where this pension can be deposited. In addition, a Pensioner's Declaration Form is to be completed and submitted by the Insured Person to Social Security every six months.

Please note that it is your right to ask our officers if, and by how much, your Retirement Benefit would increase if you choose to retire at 65 years of age instead of 60.

## Funeral Grant

### For Death by Natural Cause (One Lump Sum)

\$1,500 dollars is paid to the spouse or to the person bearing the funeral expenses of the deceased insured person

\$1,000 is paid to the insured person in the case of a deceased spouse of an insured person

\$500 is paid to the insured person in the case of death of a dependent, unmarried child of the insured person.

### Requirements

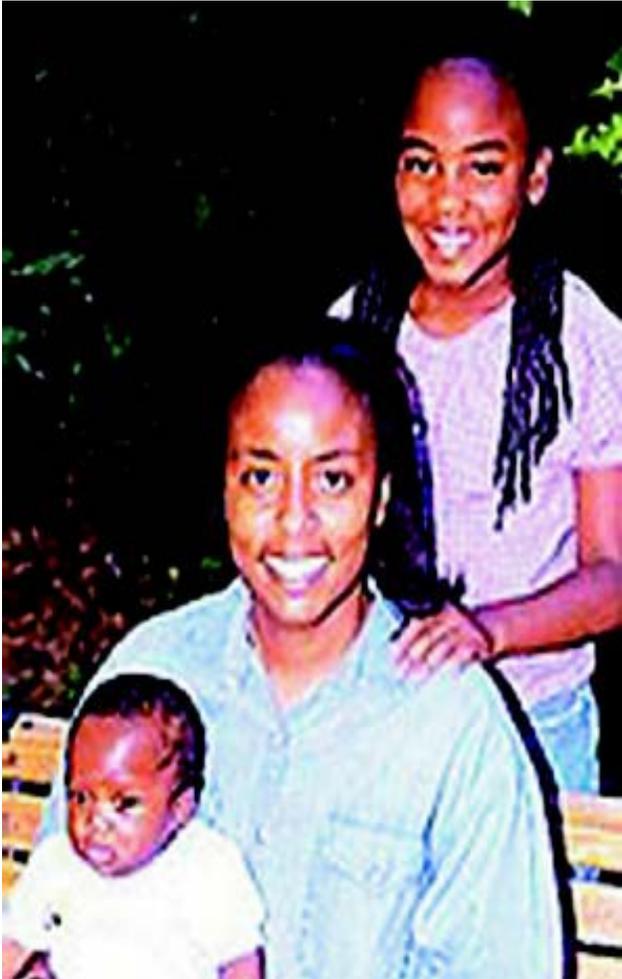
- The deceased insured person had at least 50 paid contributions.
- For death of an insured person's dependent (spouse or child), the insured person has at least 150 paid contributions.
- The deceased dependent, unmarried child of the insured person is under the age of 16 years, or 21 years if receiving full-time education.
- The spouse can be either by marriage or proven common-law.
- Except for spouse, present receipts for funeral expenses.
- Present the death certificate of deceased person.
- Present Social Security Card.
- Make your claim on FG2 form.
- Claim should be made within 6 months from the date of death.

If a claim is made more than one year after death, no sum shall be paid.

**For the protection of you and your survivors,  
check with Social Security to make sure that  
contributions have been and are being paid on  
your behalf.**

## Survivors' Benefits

Social Security has two kinds of benefits for survivors, a pension and a grant. Which kind you may qualify for depends on what kind of benefit the deceased insured person was entitled to receive.



The survivors of an insured person are able to claim benefits that will allow them to continue to live a comfortable life. This is one of the many ways that Social Security protects you and your family.

## Survivors' Benefits

### Survivors' Pension

Upon the death of an insured person, his/her survivors claim Survivors' Benefit. Social Security determines if the survivor(s) qualify for a pension or grant (only one claim is necessary).

The Survivors' Pension is paid every four weeks and provides a regular income for the survivors of an insured person who has made enough contributions to Social Security during his or her working lifetime.

Here is the formula Social Security uses to figure out how much a Survivors' Pension shall be:

The amount the deceased insured person was receiving or would have been entitled to receive as Invalidity or Retirement Pension.

OR

If less than 500 paid or credited contributions, 25% of Average Weekly Insurable Earnings.

### Individual Portions

Widow/widower: 66.67%

Invalid children: 40%

Other children: 25%

Parent: 40%

If maximum benefit (100%) is exceeded, each share is reduced accordingly.

Minimum Pension is \$47 per week as of date of death of insured person, for as long as the survivors continue to meet the qualifying conditions.

Widow(er) benefit stops upon re-marriage.

Benefit for children (not invalid), continues up to 16 years, and 16 to 21 years if attending school. Invalid children receive benefit so long as they are medically certified as incapable of self-support. Proof of Education must be submitted to Social Security for children attending school.

If the widow meets all the qualifying conditions, she gets Survivor's Pension for life, but if the conditions are not met, she gets 52 weeks' pension payments.

A Pensioner's Declaration Form (P6) is to be submitted to Social Security every six months for pension to continue.

## Survivors' Benefits

### Survivors' Pension continued

#### Requirements

Be a survivor (widow/widower, child or parent) of a deceased insured person, who was receiving or was entitled to receive Retirement or Invalidity Benefit.

#### Widow

Have care of deceased insured person's children under 16 years or up to 21 years old if attending school, or be pregnant for deceased insured person

OR have been spouse of deceased for not less than 3 years

AND be 50 years or over

OR be permanently incapable of self support and was wholly dependent on the deceased

#### Widower

Have been spouse of deceased for not less than 3 years

OR be permanently incapable of self support and was wholly dependent on the deceased

AND had no income from any source

#### Children

Biological, step children or adopted children of the deceased.

#### Parents

Parents aged 55 years or over mainly maintained by the deceased insured person, can claim if the deceased has no widow(er) or children.

#### Requirements for All Survivors

Present valid Social Security Card, and birth certificate of all survivors claiming benefit.

Present valid Social Security Card, birth certificate and death certificate of deceased insured person.

When spouse is applying, present marriage certificate or valid affidavit to prove common-law union.

Invalids must submit a medical certificate as supporting evidence.

Proof of education for unmarried and dependent children 16-21 years.

Submit claim on SVB1 form within 13 weeks after date of death of the insured person.

No sum shall be paid for any period more than 26 weeks from date on which the claim was made.

## Survivors' Benefits

### Survivors' Grant (One Lump Sum)

If the deceased insured person was not entitled to either a retirement pension or an invalidity pension, but has at least 26 paid contributions, then a grant is payable to the survivors, including widow or widower, child, or parent.

Social Security has two formulas to determine the amount of a Survivors' Grant, and uses whichever gives the higher amount.

6 X the sum of insurable earnings in best three years of contributions, divided by 150, X units of 50 contributions

OR

2 ½ X the sum of weekly insurable earnings, divided by the number of weeks of contributions, X units of 50 contributions.

Minimum Grant is \$800 as a one-time payment.

### Individual Portions

Widow or widower: 66.67%

Invalid children: 40%

Other children: 25%

Parent: 40%

If maximum benefit (100%) is exceeded, each share is reduced accordingly.

Be sure that you get credit for all contributions that are to be posted to your account. Your full name and correct Social Security number must be shown on the form that your employer sends to Social Security. It is your responsibility to get your Social Security card and to be sure that your employer has your correct Social Security number. Don't lose your benefits because of an error with your name or Social Security number.

## A Brief History of Social Security

The move to establish Social Security in Belize began in the decade before Independence. In 1975, the Government of Belize asked the International Labour Organisation to send a consultancy mission under the terms of the United Nations Development Programme. In June of that year, a senior member of the I.L.O. Social Security Department, Tomio Higuchi, came here, studied the situation, and filed a report with Government. Two years later, again at Government's request, the I.L.O. sent another consultant, Michael Jenkins, and after Jenkins' visit Government asked the U.N.D.P. for technical help in drafting Social Security legislation, setting up a Social Security administration, and doing the actuarial research needed to decide on rates of contributions and benefits. That help was provided by Mr. Joseph Vella-Bonnici, who remained in Belize from March to September of 1981.

The National Assembly passed the Social Security Act on July 27, 1979. On October 4, 1979 Governor P. D. McEntee signed into Law "Social Security Ordinance, No. 6 of 1979" and it was gazetted on October 13, 1979. Social Security was officially established on June 1, 1981. Since then the original Legislation has been amended several times by the National Assembly and by statutory instrument.

Social Security was established in 1981 with Mr. Leonides J. Cuellar as its first General Manager. The second General Manager was Mr. Kenneth M. L. Dunn who managed the scheme from July 1, 1987 to June 30, 1990. Mr. Jorge M. Auil who was appointed on July 02, 1990 succeeded him. On September 01, 1993 Mr. Denton Belisle was appointed to the Post, until his tenure ended on August 26, 1998. Mrs. Narda Garcia was appointed on January 04, 1999 and she continues to manage the scheme, as its Chief Executive Officer.

## A Brief History of Social Security continued

In 1988 with the approval of the Governor General, Short Titles of the Laws of Belize were changed from "Ordinances" to "Acts". Chapter 34, Laws of Belize, 1980 became the "Social Security Act." Today the Social Security Act is Chapter 44 of the Laws of Belize, Revised Edition, 2000.

Social Security is a member of the International Social Security Association based in Geneva, Switzerland. In April 1987, it became a member of the Comité Permanente Interamericano de Seguridad Social, Mexico (C.P.I.S.S.) and in February 1994 joined COCISS - Consejo Centroamericano De Instituciones De Seguridad Social. Social Security is also a member of the Social Security Organization of the English Speaking Caribbean. Belize signed and ratified the CARICOM Social Security Agreement; this Reciprocal Agreement was brought into effect by Statutory Instrument No. 5 of 1998. Belize signed a reciprocal agreement with the Netherlands also in 2003.

Actuarial studies were carried out in 1978 and 1979. Those original studies were the basis for setting contributions to Social Security up to December 2000. There have been other actuarial reviews: 1981-1985, 1986-1989, 1990-1993, 1994-1996, 1997-1999 and the most recent 2000-2002.

Major modernisation of Social Security was begun in 1998, September 1999, and in January of 2001. The changes have encompassed a combination of extension of social protection, strengthening of the scheme's administration and implementation of strategies to ensure sustainability of the fund.

Improvements have been made to traditional benefits, and expansion of protection has also been implemented in terms of coverage of other social sectors. We have strengthened the scheme's administration, for continued effectiveness and efficiency and specific actions and measures to improve customer service have been implemented.

In 2003, the five-year strategic planning process has changed; a performance balanced scorecard system has been adopted and measures are being taken to enable implementation of total quality management and continuous quality improvement.

## Organisation of Social Security

### Minister and Board of Directors

Social Security is part of the portfolio of the Minister of Finance and Home Affairs who appoints a Board of Directors to administer the programme. The Board consists of:

Two members representing employers (one from the Belize Chamber of Commerce and one from the Belize Business Bureau)

The Minister appoints these members after consulting such organizations, which represent employers.

Two members representing employees (from the National Trade Union Congress of Belize)

The Minister appoints these members after consulting such organizations, which represent insured people.

Five members representing Government

A chairman and four other members appointed by the Minister in his discretion. The Chief Executive Officer is an ex-officio member without a right to vote.

The Board appoints one of its members to be Deputy Chairman and one of its officers to be the Secretary. The initial term of office is for a period of five years in the case of the Chairman, and three years in the case of all other members.

All funds are vested on the Board and it may exercise all powers, rights, authorities and functions conferred upon it by the Social Security Act. In accordance with Section 28(2) of the Social Security Act, the Board has responsibility to the Minister for administration of the Act and shall consider and advise upon all matters which may from time to time be referred to it by the Minister. Matters such as terms and conditions of service of employees, budgets and policy matters affecting the scheme are forwarded to the Ministry for ratification after due consideration and approval by the Board of Directors.

## Organization of Social Security continued

### Others who work with the Social Security Board:

#### Medical Board/Referee

The Medical Board or Medical Referee determines to what extent the injured insured person is disabled, if at all. They are appointed from among the Registered Medical Practitioners serving Belize.

#### Appeal Tribunal

The Appeal Tribunal consists of a Chairman appointed by the Minister for two years and a person chosen by the Board from two panels of persons representing employers and employees, respectively. If the Insured Person is aggrieved by a decision made by the Board regarding Benefits, the Insured Person has the Right to Appeal to the Tribunal. The Insured Person is to Appeal within 21 days, after he or she has been informed of the decision on the benefit claim. This period may be extended up to 60 days by the Chairman of the Appeal Tribunal. The decision of the Appeal Tribunal over-rides that of the Social Security Board.

#### Investment Committee

The Investment Committee advises the Board of Directors regarding the investment of money for the Fund, which are surplus to the current needs for payment of Administration Expenses, Benefits and Capital requirement.

#### External Auditor

Section 47 (1) of the Social Security Act says a suitably qualified auditor appointed by the Board shall audit the accounts of the Board annually.

#### Medical and Legal Consultants

By administrative decision, medical and legal consultants are appointed to give expert advice regarding matters relating to the Medical and Legal Professions.

## Organization of Social Security continued

The Chief Executive Officer heads the administrative structure, which is divided into four Divisions, several departments and branch offices. A director heads each division, and a manager heads each department and Branch Office. The staff body is responsible for the day-to-day operation of Social Security.

Twenty-six staff members opened the doors of the Headquarters Office and four Branch Offices on June 1, 1981. Today (2004), Social Security has 11 Branch Offices, and over 250 staff members. The structure includes:

### NHI / EI Division:

National Health Insurance  
Employment Injury

### Benefits / Registration:

Registration  
Short & Long-term Benefits  
Research, Development & Contributions

### Finance Division:

Accounts  
Mortgage & Investment Unit  
Management Information Systems

### Administration Division:

Human Resources  
Customer Service  
Public Relations

An Internal Audit Department provides support within the organization.

The Branch Offices provide many services including:

- a) Registration of Employers and Employees
- b) Investigation of Claims
- c) Collection of Contributions
- d) Processing and Payment of Benefits
- e) Public Education

## Frequently Asked Questions

Here are some of the questions we hear most often. If you have a question that is not answered here, telephone or visit the Social Security office nearest you. We will be happy to answer your questions about Social Security and about your case.

What is the purpose of Social Security?

Social Security is a safety net for the insured worker. In many ways, Social Security is like private insurance. Just as a private insurance company collects premiums, Social Security collects contributions. And where there is need and the requirements are met, Social Security pays benefits, just as a private insurance company pays benefits. The big difference is that while a private insurance company can pick and choose the people it will insure, Social Security insures every legally employed person in the country. As long as the legal requirements are met, Social Security cannot refuse to include anyone in the programme.

How is Social Security governed?

The Ministry of Finance and Home Affairs is responsible for the general supervision of the scheme. A Board of Directors of nine members governs the Scheme.

How does Social Security invest its funds?

The Investment Committee recommends to the Board of Directors how best to invest money that is not needed immediately for benefit and administration payments. See Section 49 of the Social Security Act.

Can I borrow against my 10 years of paying into the Scheme?

No, as Social Security is not a bank or credit union, the contributions we pay go into the Social Security Fund and are used to pay benefits.

How does one qualify for a Social Security loan?

Social Security is not a loan institution and does not lend money except as part of its investment programme. Any proposal for a loan as an investment would need the recommendation of the Investment Committee and the approval of the Board of Directors.

## Frequently Asked Questions continued

Why doesn't Social Security invest in its own doctors and hospital?

Social Security was not set up to directly provide medical care, but only to pay for medical care under certain circumstances. To directly administer a health care system would cost far more than the present rate of contributions would allow.

Where can I obtain a copy of the Social Security Act?

A copy of the Social Security Act normally may be obtained from Social Security for a fee, it is not currently being printed, however, because of the modernization process and many changes taking place. You can download the Act or any part of it you need from the Social Security website, [www.socialsecurity.org.bz](http://www.socialsecurity.org.bz) for free.

Why is it necessary for people to register with Social Security?

Social Security is a social insurance programme that affects, in one way or another, nearly every person in the country. Such a programme can work most effectively when everyone is registered and a complete database is assembled.

What documents are required for Social Security registration?

That depends on such factors as where you are from. See the registration section of this handbook for details.

How many years will the new Social Security card be valid for?

The Social Security card is generally valid for five years; there are exceptions. See the registration section of this handbook.

With the new card, will I receive a new Social Security number?

No. If you have been registered, your new Social Security card will have the same number that you were given at the time of registration whether recently or years ago.

Do we have to register children?

Yes, every child is to be registered. A mother is to register her baby no later than 30 days after the birth of the baby.

## Frequently Asked Questions continued

Can I register for my new Social Security card at any office regardless of where I presently reside?

Yes. You may apply for it at any Social Security Office.

What is the price of the new card?

There is no charge. The card is free.

If my new Social Security card is lost or damaged, can I get a new one?

Yes. Your card can be replaced at a cost of \$15.

Is registration for the card compulsory or voluntary?

All eligible people in Belize are required to have a Social Security card. Everyone who is legally resident in Belize is eligible.

Why do we need to produce a document to get the new card when the information is already in the database?

Information in the Social Security database gets outdated when names or addresses of registered persons change. When addresses are outdated, it is difficult for Social Security to communicate with its customers. The database is updated by Social Security with the legal, verifiable documents you provide. Our new registration system ensures more accurate, complete and up-to-date information on our records.

Is there coverage for our entire family with the Social Security card?

Having the card indicates that you are registered; it does not determine Social Security benefits. The card needs to be presented by anyone claiming a benefit.

What is insurable employment?

It is any regular employment of eight hours or more a week of a person 14 years and over.

How can I be sure that my employer is paying contributions for me?

By law, your employer should provide you with a payslip every payday showing the contributions deducted from your pay. If you are not satisfied, go to the Social Security Office nearest you or contact the Customer Service Department at 822-0084 or email us at [concerns@socialsecurity.org.bz](mailto:concerns@socialsecurity.org.bz). Our customer service staff can show you what contributions have been paid for you. You can request Social Security to follow up with your employer if contributions aren't being paid.

## Frequently Asked Questions continued

Why doesn't Social Security pay 80% of the person's salary instead of 80% of Average Weekly Insurable Earning as the benefit?

Social Security insures a certain amount of your earnings (not the full salary) and therefore can only pay based on that insured amount. Contributions and benefits are calculated on the part of the salary that is insured, not on the actual salary.

If both parents qualify for maternity grant at the birth of a child, why is it that only one parent can get the benefit?

A double benefit cannot be paid for the same child. The husband qualifies only if the insured woman does not qualify and he meets the qualifying conditions.

Why doesn't Social Security pay benefit for Sundays also?

Benefit coverage has been extended to include Sundays to compensate for loss of wages.

When an employed person becomes ill, for how many days does the employer have to pay him?

From 2003 and beyond, the employer pays the difference between the Social Security Benefit and the actual salary of the employee for sixteen days. After 16 days, the employee generally receives only the Social Security Benefit payment.

What is Constant Attendance Allowance?

This is a payment made to people who are one hundred percent disabled as a result of an employment injury and who need the constant attendance of another person. It is 25 percent of the disablement pension and is paid at the same time as the pension.

Who can claim Funeral Grant?

In general, the widow(er) or if there is no widow(er), the person who pays funeral expenses can claim the grant. There are different regulations, depending on whether the death is by natural causes or is the result of an employment injury.

I am legally married however I have been separated from my wife/husband for over eight years. Can my common-law be the person to collect any benefits from Social Security when I die?

Where a spouse is to benefit, a marriage takes precedence over a common-law relationship.

## Frequently Asked Questions continued

If I migrate to another country, can my pension payments be mailed to me?

No. Payments are made in Belize to the account in a financial institution designated by you. Payments will cease if you do not provide the required Pensioner's Declaration every 6 months.

My father has two children, if he dies, who gets the benefit?

Possibly both, if they are minors. However, each case is different. Social Security needs to know all the specific information about the children before determining the benefit.

This is one reason why all children need to be registered, so that information about them will already be in the database.

Why aren't the qualifying conditions for Maternity Grant different for seasonal workers?

Social Security does not have separate requirements for seasonal workers. All insured workers are covered by the same set of regulations regarding contributions and benefits.

What are the necessary requirements in making a benefits claim?

Each benefit has its own requirements. See the benefits section of this handbook, or ask at the Social Security office nearest you.

What will happen to my contributions if I quit working?

When you are not employed, your Social Security account is frozen. It is re-activated whenever you are re-employed or you pay contributions as a self-employed. You may also keep your account active by paying voluntary contributions thereby building up your retirement fund and increasing benefits to your survivors, or as a self-employed to get all the benefits.

Can benefit payments be increased without raising payments of contributions?

A decision to do so would be dependent on the state of the Fund, and the impact that any such increase would have on the Fund. When benefits are raised without raising contributions, there is a risk of using up the reserve money in the Fund. If that should happen, the scheme might not be sustainable in the future.

## Frequently Asked Questions continued

With Social Security reform, was there an increase in contribution payments?

Yes. There were increases with the increased insurable earnings ceiling in January 2001 and the increased contribution rate from 7% to 8% in July 2003.

Who was affected when the insurable earnings ceiling changed?

The employers paying and the employees receiving more than 139.99 per week, as well as employees earning less than \$70.00 were affected. See the contributions and benefits portions of this handbook.

What benefit is there for Employers?

Employers are relieved of the direct responsibility of paying a salary or of providing medical care for workers who because of injury on the job are on leave from work and require medical treatment. Also, if a worker is on maternity or sick leave, Social Security pays cash benefit to the employee.

Do I need to pay Social Security for part-time workers who make less than minimum wage per week?

All employers are required to pay Social Security contributions for any employee who works at least eight hours per week regardless of rate of pay. It is against Labor Law to pay less than the legal minimum hourly wage.

Do I need to pay Social Security for students who are employed for the summer?

Yes. Student workers can suffer employment injury the same as anyone else. Also, each contribution counts later in life to help the person qualify for other benefits.

When is interest for late payment charged and at what rate?

Social Security contributions are to be paid on the fourteenth day of the month. When the 14th falls on a weekend or a public and bank holiday, the deadline for payment will be the first working day following the 14th. The interest rate is \$1.00 per week or part of a week per employee. For arrears, there is a 10 percent per annum interest on assessed contributions, with a minimum charge of \$5.00

Are employers entitled to receive Social Security benefit?

Generally, employers are not entitled to receive Social Security benefits. However, if an employer is in turn employed by another person or is registered as a self-employed and has contributions being made on his or her behalf, then he/she would be entitled to receive benefit.

## Frequently Asked Questions continued

Who can apply to pay voluntary contributions?

If you have at least 150 contributions paid on your behalf, you may apply to make voluntary contributions when you are not working. If you have ceased employment, you should talk with the customer service staff at the Social Security Office nearest you to find out if you qualify for Voluntary Insurance.

How does one apply for Voluntary Insurance?

You apply for Voluntary Insurance at any office of Social Security if you have at least 150 contributions paid on your behalf. You need to apply within 26 weeks of your last day of employment to be eligible.

What are the available benefits for those who pay Voluntary Insurance?

These contributions paid are valid for Retirement Benefit, Survivor's Benefit and Funeral Grant.

What if I pay as a self-employed?

Then you would be eligible for all the benefits that an insured employee gets. You may get more details from "A guide for the Self-employed".

If an employee is injured on the job, what are the steps that an employer should take?

The first steps are to get the injured person to a Social Security - approved general medical practitioner and to notify Social Security about the accident. Log all relevant information in the Accident Book. The employer is required to co-operate fully in any investigation of the accident.

When an employee is injured on the job, what does an employer pay for?

The employer pays for the first medical visit, if the employee is not able to do so, and if it is and employment injury. Social Security reimburses the costs once the claim is approved. By making contributions, the employer has already paid his or her share. Two percent of contributions goes to the Employment Injury Benefits Branch. This is the most comprehensive of all coverage offered. Following claim submission, and Social Security approval, the Social Security Board pays some or all of the benefits listed below:

- Injury Benefit from day one
- Medical Treatment

## Frequently Asked Questions continued

- Travelling and subsistence
- Passage abroad (based on medical certificate)
- Disablement Benefit (pension or grant)
- Constant Attendance Allowance
- Death Benefit (for survivors)
- Funeral Grant

More details can be seen in the benefits section of this handbook. You may also ask about benefits at the Social Security office nearest you, or look in the benefits section of Social Security's web site at [www.socialsecurity.org.bz](http://www.socialsecurity.org.bz)

With this handbook, with its website, with its other public education efforts through its 11 offices countrywide, Social Security is making it as easy as possible for you to find out what you need to know about Social Security.

## Glossary

### Words and terms used by Social Security

When you read about Social Security, or talk with someone from Social Security, you may see or hear words that you may not fully understand, or understand in the same way as they are used by Social Security. Here are some words and their meanings. The official meaning is given first, followed in some cases by further explanation. Whenever you are talking with a person from Social Security and they say something you don't understand, don't hesitate to ask the person to explain.

**Actuary** - means a Fellow of the Institute of Actuaries or of the Faculty of Actuaries of Great Britain or a Fellow of the Society of Actuaries of the United States of America, or any Institute which is a member of the International Association of Actuaries.

An actuary is an expert in statistics and probability. An actuary studies a group of people, and can predict how many will probably get sick or hurt, how many will die, how many will retire, and how many will be born. The actuary cannot say which person will get sick or have an accident, but a professional actuary can say with great accuracy how many people will get hurt or be sick. All insurance schemes, whether public or private, use the work of actuaries. It is only after an actuarial study that premiums and benefits can be set. The Social Security Act requires that only the work of a professional actuary be used in deciding how much people should pay in Social Security contributions, and how much people can collect in benefits. That is why an actuary must belong to a professional organization for his or her work to be accepted. Only qualified actuaries are allowed to join such organizations.

**Appointed day** - in relation to any provision of the Social Security Act or to any class of insured person means day appointed under Section 1 in respect of that provision or class. Generally, June 1, 1981.

**Appropriate day** - in relation to the payment of any benefit has the meaning assigned to it by Regulation 15 (of the Claims and Payments Regulations).

**Award** - means an award of benefit.

We usually think of an award as a prize we have won. Social Security uses award to mean paying an insured person a benefit that the insured person is qualified to receive.

**Beneficiary** - means a person entitled to a benefit.

**Benefit** - means a benefit which is payable under the Social Security Act.

The benefit is what we receive after we have met all the requirements that are given in the Social Security Act. Some benefits are lump sum cash payments, made one time only; these are called grants. Other benefits are paid over a period of time; these are called pensions or allowances (e.g. Maternity Allowance).

**Benefit Regulations** - means the Social Security (Benefit) Regulations, 1980.

These are the rules that say how much we can receive / be paid. Some of the rules are a bit complicated, which is why we always need to ask the people at Social Security to explain exactly how much benefit we are entitled to.

**Board** - means the Social Security Board established under Section 28 of the Social Security Act.

**Child** - means an unmarried child and includes, in relation to an insured person, an adopted child, a stepchild and illegitimate child.

**Claim** - means claim for benefit.

**Claims and Payments Regulations** - means the Social Security (Claims and Payments) Regulations, 1980. These are the rules that say how we are to go about claiming a benefit, and how Social Security is to give us that benefit.

**Claimant** - means a person claiming a benefit under the Social Security Act.

**Confinement** - means labour resulting in the issue of a living child or labour after twenty-eight weeks of pregnancy resulting in the issue of a child whether alive or dead.

**Contribution** - means a contribution payable under the Social Security Act.

This is the money the employers pay in to Social Security on our behalf. Private insurance companies call it a premium. Part of the contribution is deducted from our pay each payday, and the people we work for send that money, together with their portion of the payment, to Social Security. For each week we work we are given credit for one contribution. There is a table in the Contributions section of this book that explains how much our contribution is and shows how much is paid by the employer and the insured worker.

**Contribution week** - means a period of seven consecutive days commencing from midnight on any Sunday.

**Contribution year** - means the period of fifty-two to fifty-three weeks beginning with the first Monday in any calendar year.

**Credited contribution** - means a contribution credit under Regulation 61 (Benefits Regulations).

In certain cases an insured person is granted credit for a contribution when no actual cash contribution is made, e.g. when on sick leave.

**Date of development** - for the purpose of a first claim in respect of a prescribed disease suffered by a person, the date on which he develops the disease.

The day we get sick.

**Earnings** - means in relation to an employed person, wages and other remuneration specified in Regulation 7 (Collection of Contributions Regulations).

“Earnings” refers to how much money we make.

**Employed person** - means a person employed in insurable employment i.e. for 8 or more hours a week.

**Employer** - means any person who employs or on whose behalf any other person employs any person.

The person or company we work for.

**Employment** - includes any trade, business, profession, office or vocation and “employed” shall be construed accordingly except in the expression: employed person”.

The job we have.

**Employment Injury** - means an injury arising out of and in the course of employment.

There are two kinds of employment injury. We may have an accident at work or on our way to or from work. Or, we may get sick because of something that happens to us at work, such as exposure to harmful chemicals.

**Fund** - means the Social Security Fund established under Section 46 (Social Security Act).

This is where our money goes when our employer sends in our contributions, and this is where the money comes from to pay us when we claim a benefit. The administrative expenses of Social Security, salaries and such, are paid from the Fund. Some money from the Fund is also used for investment, and the money made from the investment is added to the Fund. By law, Social Security must keep enough money in the Fund to be able to pay benefits.

**Incapable of work** - means incapable of engaging in gainful occupation by reason of some specific disease or bodily or mental disablement or deemed, in accordance with regulations to be so incapable.

This means we may be too sick to work.

**Injury benefit period** - has the same meaning assigned to it by Regulation 39 of the Benefit Regulations.

This is how long we can collect a benefit when we get hurt on the job.

**Inspector** - means an officer of the Board designated as such in accordance with Section 40 of the Social Security Act.

Social Security inspectors regularly visit the people we work for to make sure that all employers are making contributions for us, and that everyone working for the employers is registered with Social Security. It is the job of the Social Security inspector to protect our rights under the Social Security Act.

**Insurable employment** - means any employment specified in Part 1 of the First Schedule.

Insurable employment means we have a regular job working not less than 8 hours a week for another person.

**Insured person** - means a person insured under the Social Security Act.

An insured person is a person who is registered with Social Security and has insurable employment.

**Medical Board (Medical Referee)** - means respectively a board or a medical practitioner appointed under Regulation 7 (Claims and Questions Regulations).

The Medical Board or a medical referee looks at a case and tells Social Security whether or not the insured person is invalid (because of sickness), or disabled (because of employment injury).

**Medical certificate** - means a certificate issued by a registered medical practitioner.

This is what we need to take to Social Security when we claim benefits for sickness or injury. The medical certificate is signed, stamped and completed by an approved medical practitioner.

**Medical examination** - includes bacteriological and radiological tests and similar investigations and reference to being medically examined shall be construed accordingly.

**Medical Practitioner** - means a person registered under the Medical Practitioners Registration Act and includes any Government Medical Officer.

For Social Security provided medical care an Approved Medical Practitioner is one who is registered with Social Security to provide such medical treatment.

**Paid contribution** - means a contribution actually paid by or in respect of an insured person in accordance with the provisions of the Social Security Act.

This is the money sent to Social Security on our behalf by our employers.

**Permanently incapable of self-support** - means in relation to survivors' benefit or death benefit, a person who is so incapable by reason of a specific disease or bodily or mental disablement which is likely to be permanent.

**Prescribed** - means prescribed by regulations under the Social Security Act.

These are the requirements designated by Social Security Regulations for providing services and benefits.

**Recognized seasonal employment** - means employment for the duration of the recognized season in the sugar or citrus industry or in any other similar industry where employment of the same nature is recognized as such by the Board.

**Registration card** - means the Social Security Registration Card issued under the Social Security Act to a person registered as an insured person.

Our Social Security card shows if we can legally work, and the number on the card is the number Social Security uses to keep track of our contributions and benefits, and relationship to insured persons.

**Regulations** - means regulations made by the Minister under the Social Security Act.

These are additional rules that are made by the Minister responsible for Social Security. No Regulation is to be made which is inconsistent with the provisions of the Social Security Act.

**Relevant accident** - means the accident in respect of which benefit is claimed or payable.

Relevant employment - means the employment on account of which the retirement pension was suspended or reduced in accordance with Regulation 25(5) of the Benefit Regulations.

In certain cases (pensioners from 60 to under 65 years) a retirement benefit of an insured person may be reduced if the insured person goes back to work. If you are retired, and you want to go back to work, ask the people at your nearest Social Security Office if going back to work will change your benefit.

Relevant injury - means respectively the personal injury or the loss of faculty resulting from the relevant accident.

Relevant person - means, for the purpose of survivor's benefit or death benefit, the deceased insured person in respect of whom the benefit is claimed or payable.

Remunerative work - means work for which wages or other remuneration is paid or would ordinarily be payable and includes any work performed by the person concerned for the purpose of his own trade, business or profession.

Remunerative work means we get paid in some way for what we do.

Retired Person - A person is deemed to be a retired person if after attaining the age of sixty he has received retirement benefit in accordance with the Benefit Regulations or a refund of contributions under Regulation Nine of the Contributions Regulations.

Schedule - means a Schedule to the Social Security Act.

These are the tables that show how much our contributions are, and how much our benefits can be. Also refers to lists, such as the Prescribed Diseases List, etc.

Self-employed person - means a person gainfully occupied in Belize who is not a person employed under an employer.

A person who has worked for someone else and then starts working for himself; such a person can apply to make contributions to Social Security and continue to be an insured person.

Social Security Investment Committee - means the committee established under Section 49 (Social Security Act). This is the committee that recommends to the Social Security Board whether or not an investment of money from the Social Security Fund would be a good idea. The Investment Committee must first approve any investment from the fund before the Board can approve it. The Committee is there to protect our money.

"The husband" - in relation to a person who had married more than once refers only to the last husband respectively.

"The wife" - in relation to a person who had married more than once refers only to the last wife respectively.

Unpaid apprentice - means an apprentice who, under his contract of apprenticeship, receives no pecuniary remuneration.

Voluntary insured person - means an insured person whose insurance under the Social Security Act is continued voluntarily pursuant to Section 4 and Voluntary Contributions Regulations.

If an insured person stops working or becomes self employed, that person can choose to keep on making contributions and apply to do so at Social Security. Such a person is called a voluntary contributor. A person who works for himself, and whose application to make voluntary contributions is approved by Social Security, can make contributions and increase the value of his long term benefits.

## Social Security Addresses

Corporate Headquarters  
Bliss Parade  
P. O. Box 18  
Belmopan, Cayo District  
Email:  
[info@socialsecurity.org.bz](mailto:info@socialsecurity.org.bz)  
Fax: 822-3331  
Tel.: 822-2513 / 2163 / 2471

Belize District Branch Office  
Cor. Princess Margaret Drive &  
St. Joseph Street  
Belize City, Belize District  
Email: [sdmbze@bt.net](mailto:sdmbze@bt.net)  
Fax: 224-5893  
Tel.: 224-5025 / 223-2834

Orange Walk Branch Office  
Cor. La Democracia St. &  
Queen Victoria Avenue  
Orange Walk Town  
Orange Walk District  
Fax: 322-3958  
Tel.: 322-2217

Cayo Branch Office  
Cor. Liberty Street and  
Western Highway  
Santa Elena Town  
Cayo District  
Fax: 824-3534  
Tel.: 824-2178

Stann Creek Branch Office  
1 Courthouse Road  
Dangriga Town  
Stann Creek District  
Fax: 522-3198  
Tel.: 522-2101

Corozal Branch Office  
105A 7th Avenue

Corozal Town, Corozal District  
Fax: 422-3678  
Tel.: 422-2276

Toledo Branch Office  
Cor. Prince & West Streets  
Punta Gorda Town  
Toledo District  
Fax: 722-2525  
Tel.: 722-2076

Independence Branch Office  
Savannah Road  
Independence Village  
Toledo District  
Fax: 523-2448  
Tel.: 523-2083

San Pedro Town Branch Office  
Pescador Drive  
San Pedro, Ambergris Caye  
Belize District  
Fax: 226-3064  
Tel.: 226-2625

Corozal Free Zone Sub-Office  
Plaza International Building  
Corozal Free Zone  
Corozal District  
Fax: 423-7244  
Tel: 423-7240

Benque Viejo Sub-Office  
Church Street  
Benque Viejo Del Carmen  
Cayo District Tel:  
823-2337  
(Wednesdays only)

You have Internet access? You can now...  
Get the latest information about Social Security at:

[www.socialsecurity.org.bz](http://www.socialsecurity.org.bz)

The web site includes contribution and benefit schedules,  
information for employers, the Social Security Act, and a  
detailed history of Social Security.

Forms needed to register or to file for benefits can be  
downloaded and printed at your convenience.

News releases about current Social Security activities are also  
available on our web site.

We invite you to visit us today!

