

**Excerpt from the Preamble to the Constitution
of the International Labour Organisation**

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

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

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

The preface to the Constitution says the work we do should be recognised for “merit, ability, and integrity.” While we work, we contribute to Social Security. When we can, through no fault of our own, no longer work due to old age or medical condition, we have Social Security as our insurance.

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SOCIAL SECURITY BOARD



Why we have Social Security

Social Security provides a personal safety net for your employees

Each of us, from time to time, may find ourselves unable to support ourselves. Like you, your employees may become ill, may be hurt on the job, may become disabled and unable to work. When we find ourselves in such a situation, we need help. Under Social Security, each employed person and their employer pay into an insurance programme as long as the employee is employed. When the employee retires or is no longer able to work, there are benefits available. That's what makes Social Security different from charity programmes; the insured worker along with the employer pay for Social Security, so when that worker needs help, financial assistance is there.



Social Security relieves the burden on you as an employer

When you make out that contributions cheque, you may feel that Social Security has imposed, not relieved, a burden. But, consider if Social Security did not exist, you might feel a moral, if not a legal, responsibility for taking care of workers who are hurt on the job, or become too ill to work for an extended period of time, or who grow old in your employment and retire with no resources to live out their remaining years in dignity. With your contribution, you support an insurance programme, a little at a

time that means much to your employees later. Peace of mind and a clear conscience have no price tags attached.

Social Security strengthens the over-all fabric of our society

Social Security insures more than the individual worker. Social Security insures that the very people who have contributed their labour to help build your business, or to take care of your home, will have some degree of certainty about the future. Relieving this uncertainty goes a long way in relieving much of the stress that can, if left unchecked, grow into the kind of mass discontent that can tear a society apart.

How Social Security Works

Social Security is social insurance

Just as we pay premiums to an insurance company to insure our vehicle, home, or business against misfortune, so you and your employees contribute to Social Security to insure your employees' well-being in those times when they need help.

When you send contributions to Social Security, the money goes into a 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 a person is employed 8 or more hours weekly, Social Security collects contributions on that person's behalf. You pay part of the contribution, and the people who work for you 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 insured person.

Social Security provides help if an insured person gets sick or hurt while working, or retires, or because of sickness or injury can no longer work as well as other benefits. Most of the benefits an insured person is entitled to are based on how long that person has been paying into the Social Security Fund and how many contributions have been paid on that person's behalf.

This is why it is important for each of your employees to be registered with Social Security, and for you to make contributions for each of your employees.

Insurable Employment

In general, every employment under a contract of service (see pg 17) or apprenticeship, written or oral, is insurable. This includes employment with the Government and all statutory authorities, employment in a civilian capacity under the Crown where the contract of service is entered into in Belize, and employment on board vessels and aircraft of which the owner or managing owner or manager resides or has his principal place of business in Belize.

There are a few exceptions, such as -

- (a) casual employment not for the purpose of the employer's trade, business or profession;
- (b) any employment for less than eight hours in a week;
- (c) employment of a person in the naval, military or air services of the Crown; and
- (d) employment of a woman by her husband or vice versa.

Note: The spouse however, can now register to be insured as a self-employed.

There are other minor exceptions about which advice may be obtained from Social Security.

You as an employer, *shall not employ* any person who has not been registered under the Social Security Act, Chapter 44 of the Laws of Belize. Every person, 14 years and over, and employed in insurable employment *must be registered* as an insured person. It is the responsibility of the employee to ensure that he/she registers with Social Security.

When in doubt, ask. You can get answers to any question you might have about Social Security with a telephone call or visit to the nearest Social Security office.

How your employees and you take part in Social Security

1. Registration

When a person registers with Social Security that person is given a card with a unique Social Security number on it. The card also has the person's photo, so no one else can use the card or number. It is the responsibility of each person to register and to show the card to you when they seek employment, and it is your responsibility to be sure that each of your employees is registered and has a "valid for employment" Social Security card at the time they begin working for you.

Employer's Registration

As an employer you may also be registered as a self-employed person.

Social Security can help by conducting a Workshop for you and your employees, please feel free to contact the office nearest you for information on how to access this service.

The Social Security Card



Be sure each of your employees has one!

The Social Security card identifies persons who reside in and/or may legally work in Belize. Remember, it is an offence to employ person who does not have a **valid** Social Security card.

If someone applies for work without a Social Security card, advise that person that they must go to a Social Security office and apply for their card. Explain to such a person that this is not your rule, it is the law, and that you cannot employ them until they return with their own Social Security card.

Some of your present workers may still have the old card that was issued before 1999. If so, encourage them to apply for the new card. It costs nothing, and it is the only valid Social Security Card to be used when claiming a benefit. If you have registered to be insured as a self-employed, you can become eligible for all the Social Security benefits.

2. Contributions

It is also your responsibility to make regular and timely contributions to Social Security for each of your employees. The deadline for contribution payments is the 14th of each month for the preceding month's work. When the 14th of the month falls

on a weekend or a public and bank holiday, the deadline for making contribution payment is the first working day following the 14th. The amount of contribution depends on how much the employee earns. You pay part of the money, and part is paid by the people who work for you. A record of contributions is kept, and the Social Security number is used to be sure each employee gets credit for the money paid in. An employee has the right to ask for his “contribution history” from Social Security at any time. If you register as a self-employed person, you pay your own contributions.

Social Security is not charity, it is social insurance. All workers who are insured under Social Security and earning money pay into the Social Security Fund. As an employer, you also pay into the fund on your employees' behalf.

Social Security keeps a record of these contributions, and uses those records to determine how much a person can get back when there is a need to collect a benefit.

When workers are receiving a benefit from Social Security for a complete (Monday to Sunday) week(s), the employer need not make contributions for such week for that specific worker.

SOCIAL SECURITY BOARD

The amount of the contribution and the level of benefit for each employee depend on that employee's weekly salary. The higher the salary, the more you and your employee pay into Social Security. The more that is paid in, the more the employee can get back in benefits.

For lower income groups, people making up to 139.99 per week, most of the contribution is made by you, the employer, and a small amount is contributed by your employee. This gives the lower income worker a break, meaning more money for food, clothing, housing, and children's education. When an employee earns 140.00 or more a week, the employee pays a bigger percentage of the contribution. That person will in turn receive higher benefits.

Unpaid / Late Contributions

An employer who fails to pay contributions or to pay within the prescribed time is guilty of an offense, and on conviction is liable to a fine of not less than \$500. Failure to pay contributions within the prescribed time also makes the employer liable to be surcharged on all late contributions at the rate of \$1.00 per employee for every week that payment is late. Assessed contributions accrue interest of ten percent per annum.

Remember that it is your responsibility to make the contributions on a regular and timely basis. The deadline for contribution payments is the 14th of each month. When the 14th falls on a weekend or public and bank holiday, the deadline for making contribution payment is the first working day following the 14th.

The following table show how much the contribution is for each insured employed person. The total rate of contributions is 8% of weekly insurable earnings.

Contributions Chart

SOCIAL SECURITY BOARD

Deduction from Earnings

The employer has the right to recover the employed person's share of the contributions, but only by deduction from earnings at the time the earnings are paid, for the period for which the contribution is payable. If the employer fails to make such deduction at the time the earnings are paid, he has no right to recover the employee's share at a later date.

The employer's portion of the contribution is to be paid by the employer. An employer who recovers or attempts to recover the employer's share of the contribution from the employee is guilty of an offense under the Act.

Employee Not Receiving Remuneration

Where an employed person performs work for which he/she does not receive any income, the employer is not entitled to recover from the employed person the latter's share of the total contribution. Such employment must be notified to the Board, who will determine the amount of contribution payable having regard to earnings normally derived from similar employment.

Contributions Erroneously Paid

When a contribution has been paid in error, application for refund may be made to Social Security within 2 years from the date of payment.

Retired Persons 60 years to under 65 years

If a retired person who is 60 years or more but under 65 years continues working, the flat rate of \$2.60 will be paid by the

employer.

Persons Attaining 65 years

A contribution is payable for the whole of the contribution week in which the person attains 65 years. However, if the 65th birthday falls on a Monday, the regular contribution is not payable for that week. In the event that the person continues working, a flat rate of \$2.60 per week will be paid by the employer only. The employee is then covered for Employment Injury only.

Contribution During Leave (from Work)

Contribution is not payable in respect of any week –

- (a) in which an employed person does not work and receives no remuneration (leave without pay); or
- (b) for each week (Monday to Sunday) during which an employed person is receiving injury benefit, sickness benefit, or maternity allowance (periodical payment before and after childbirth) under the Social Security Scheme. During that period, the required contribution will be paid on behalf of the insured person by the Social Security Board.

Wages paid in Lieu of Notice

When wages are paid in lieu of notice, the employer is not liable for the payment of contribution for any week after the employment has come to an end.

Meaning of “Earnings”

Under the Social Security (Collection of Contributions) Regulations, 1980, the word “earnings” means gross earnings, including:

- (a) overtime payments
- (b) cost of living bonus
- (c) allowances or payments in respect of dependents
- (d) long service or efficiency payments
- (e) production or incentive pay and service charges
- (f) commission on profits or sales
- (g) gratuities other than that paid once a year
- (h) payments in respect of dirty or dangerous work
- (i) payments in respect of shift or night work
- (j) amounts deducted from earnings under any law or contract of service in respect of free meals provided by the employer
- (k) any tax or other liabilities of the employed person paid by the employer on his behalf
- (l) holiday pay or other amounts set aside out of the employed person's earnings to be paid to him/her periodically or as a lump sum

Any problem concerning earnings is to be referred to the Social Security Board. The Board is empowered to give a final decision on such questions.

Remittance of Contribution

The total amount of contributions due in respect of all employees is to be paid at the Social Security office at least once a month, as soon as possible after the end of the calendar month. Employers are required to give employees a pay slip or a receipt showing the Social Security deduction being made from their salaries.

Monthly Statement

Employers are required to submit to the Social Security Board a "Statement of Contributions Paid" Form (FIN15A) showing the contributions paid in respect of each person employed during

the month. Complete information regarding employees on the contribution statement enables the Board to credit the employees with all contributions paid on their behalf, for the relevant period.

Garnishment

When the Inspector inspects an employer's payroll and finds that contributions have not been paid or paid in full, an assessment will be raised and the late-interest charge levied. The amount due is to be paid immediately, or interest is levied at ten percent per annum (minimum \$5.00) on the assessed contributions until the amount due is paid. After two weeks, if the assessed contributions are not paid legal action will be taken. The employer may visit the Social Security office and make a satisfactory arrangement to settle the amount due.

The Social Security Board/Inspector, may find out about amounts receivable by the employer from a third party. Instead of serving a summons on the employer, a Garnishment Order is served on the third party, the person or entity that is indebted to the employer, so that the said receivables may be paid to Social Security to cover the employers' liability for contributions.

The Garnishment Order is issued in accordance with Statutory Instrument No. 92 of 1994. The receipt issued by Social Security under this Instrument is a good and sufficient discharge of the original debt of the person or entity to the employer.

There are times when a summons must be served on a delinquent employer. Social Security provides the Revenue Court with the particulars of the delinquent employer, the court sets a date and the Inspector (designated Special Constable by the Commissioner of Police) serves the summons. On the date of the hearing of the case, the Inspector represents the Chief Executive Officer of the Social Security Board. (So far, Social Security has won 99

percent of its cases.) The employer accepts liability and promises to either pay in full or pay by installments. There are times when the court rules that the amount owed must be paid, or in default, distress action can be taken.

Distress

Distress is usually action of last resort. In the Districts, a Police Officer accompanies the Inspector to the premises of the non-compliant Employer and “crow-foot” certain fixed assets if they are too large to move at the time of the visitation. This crow footing is a physical indication of the Board’s intent to confiscate the chosen items. The employer then has seven days in which to settle his pending contributions or the items will be auctioned.

In Belize City, the judgment is passed to the Court Bailiff. The Bailiff will remove the valuables from the employer’s premises and pass them to the premises of Social Security. If the employer does not settle within seven days, actions for auctioning are commenced by an auctioneer chosen by Social Security.

3. Benefit

This is what your employee gets back at a time of need. 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. Both you and your employee need to ensure that these requirements are met.

***Employment Injury Coverage 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 Social Security
Retirement Benefit, and for all employees 65 and
older. This provides Employment Injury coverage**

for these employees.

Benefits in Brief

This page and the following two pages provide a summary of the benefits available for your employees.

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

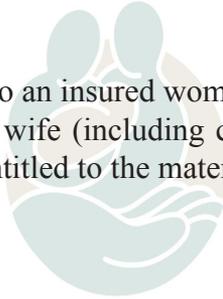
This grant is payable to an insured woman. It is also payable to an insured man if his wife (including common law) has given birth, and she is not entitled to the maternity benefit.

Sickness Benefit

This benefit is paid for a maximum of 39 weeks once the employee is medically certified as being unable to work. It is paid weekly from the first day of illness (including Sundays).

Invalidity Pension

This benefit is paid to an insured person who cannot work due to a specific disease which is likely to be permanent, and who has been sick for not less than 13 consecutive weeks immediately before the week in which the benefit is claimed, and has satisfied the contribution requirements.



Invalidity Grant

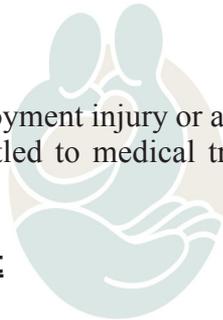
This benefit is payable to an invalid person who does not qualify for Invalidity Pension, but who has paid a minimum of 26 contributions. Minimum amount of grant payable is \$800.00

Injury Benefit

This benefit is payable to insured persons who are injured on the job or develop prescribed diseases listed on the Third Schedule of the Social Security Act.

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 Grant

If an employee is injured on the job, or develops a prescribed disease and subsequently is assessed at less than 25% disabled, the employee may qualify for a Disablement Grant which is a lump sum payment.

Disablement Pension

If the employee is assessed as disabled at 25% or more, the employee will receive a Disablement Pension.

Constant Attendance Allowance

Following an employment injury or work-related prescribed diseases, if the insured person is 100% disabled, an allowance is

paid for that person's care, as determined by a medical board or medical practitioner.

Retirement Pension

This benefit may be payable between ages 60 to 64 if the employee retires from insurable employment, or at age 65 whether he/she retires or not.

Retirement Grant

If the employee does not qualify for a Retirement Pension, he/she still qualifies for a Retirement Grant if at least 26 contributions were paid on his behalf, since June 1981.

Funeral Grant

This Benefit is payable to the person bearing the expenses of the funeral of the deceased insured person, once the deceased person had at least 50 paid contributions. In the case of a deceased spouse or a child, the benefit is payable to the insured person once 150 contributions have been paid.

Survivors' Pension

This benefit may be payable to the widow or widower and children up to 16 years, or children up to 21 years if receiving full time education, or parent if there are no spouse or children.

Survivors' Grant

Those who do not qualify for a Survivors' Pension may qualify for a one-time Survivors' Grant.

Employment Accident

Responsibilities of the Employer:

- ◆ Maintain an accident book (log).
- ◆ Inform Social Security on work-related accidents or illness immediately.
- ◆ Ensure that the injured person is taken immediately to the nearest approved general practitioner for medical care.
- ◆ Pay for the insured person's first medical care if he/she is not able to, and claim refund from Social Security.
- ◆ Facilitate investigation of claim by Social Security Inspector by providing information relevant to the accident and by allowing access to the witness of the accident.

Responsibilities of the Employee:

Every insured person who suffers personal injury from work-related accident is required to report any such accident to his or her employer before leaving the place of employment. The work-related injury must also be reported to Social Security within 24 hours, after the accident. The Employment Injury Message Center 822-1484 is available after working hours and at weekends as an additional service, for this purpose.

Procedures for Medical Care

- Obtain medical attention and services from approved medical providers (with license from Social Security). The first visit must be to an approved specialist, if necessary.
- You or your employer should pay for the first visit. The payer will be reimbursed on presentation of receipt if claim is approved.
- Submit medical certificate(s) stating nature and bodily location of injury and period of incapacity.

- For your second and subsequent medical and specialist visits, you or your representative must obtain purchase orders for all medical goods and services, 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.
- If the claim is allowed the benefit continues with periodic assessments by the Medical Board for as long as the patient requires medical treatment.

Investigation of Accident by Employer

The employer is required to investigate the circumstances of every accident. If there is any discrepancy between the circumstances found and those appearing from the notice given to him, he should also record the circumstances as he found them.

Information to the Social Security Board

The Employer is required to give necessary particulars and information about the injured person and the accident to the Social Security Board.

Employment Injury Register (Accident Book)

Every employer is required to keep a register in which all reported accidents are recorded. The register should show the particulars required by the Social Security Board, which are as follows:

Particulars of Injured Person

- (a) full name and home address
- (b) sex, age and social security number
- (c) occupation: work normally performed by the injured person
- (d) date on which employment occurred

Particulars Related to Accident

- (e) date, time and place of accident
- (f) brief description of accident, including what the injured person was doing at the time of the accident
- (g) nature of injury
- (h) name, occupation, address and signature of the person giving notice of the accident (the injured person himself/herself or some other person acting on his/her behalf)
- (i) date, signature and job title of person receiving the notice
- (j) name, address and occupation of two witnesses to employment accident
- (k) employer's remarks, if any, on investigation
- (l) date, signature and job title of person recording the accident, if different from that at (i) above

Additional Particulars in Case of Travel Accident **Was the injured person traveling -**

- (m) as a passenger to or from his place of work
- (n) on the employer's own transport with the permission of the employer, or
- (o) on transport operated by some other person by whom it is provided as arranged with the employer, or
- (p) on vehicle etc., operated in the ordinary course of public transport.

Note to Employers

Certain regulations enable Social Security to provide a high quality service to workers and their beneficiaries; however the groundwork of registration, contribution payments, record keeping, and adherence to claim procedures need to be done by employers and workers for the system to work. Every employer shall register with Social Security within seven days of employing his first employee. The Social Security Board has ten offices countrywide.

Statutory Instrument No. 106 of 1999, states that “an employer shall not employ a person who has not been registered under the Act.” “Employer” means any organization or person(s) who employs another.

All employers are required to keep a salary register showing, in respect of each person employed by him/her,:-

- (a) full name, address and social security number
- (b) start and end dates of employment
- (c) date and amount of each payment of earnings
- (d) amount of weekly contribution deducted from earnings at each payment

Principal and Immediate Employer

Where the employee works under the general control and management of a person, the “manager” former person is treated as the principal employer and is responsible for the payment of the contribution.

False Statements and Information

Any person who for the purpose of obtaining any benefit or other payment under the Act, whether for him/her self or for some other person, or for any other purpose connected with the Act, knowingly makes any false document, is liable on summary conviction to a fine not exceeding one thousand dollars, or to imprisonment for a term not exceeding twelve months, or to both such fine and imprisonment.

Contract of Service

Someone working under a contract of service employment would be eligible for Social Security coverage to be paid for

by him/her self and his/her employer. This is any agreement between employer and worker by which the latter works under the authority and direction of the employer, even if not under his direct supervision, in return for payment, fixed according to the hours of work or a piece rate or a task rate.

For example, a Boledo seller who reports to the employer, collects the lottery books from the employer and must deposit the sales with the employer at a set time, is an employee under contract of service. The Boledo seller must register with Social Security, the employer must pay Social Security contributions on behalf of the Boledo seller and the Boledo seller will be entitled to Social Security benefits.

Coverage of Employee under Social Security

When persons leave employment as an employee, they may apply to make Voluntary Contributions to the Social Security Fund, provided that he/she

- (a) is ordinarily resident in Belize
- (b) is under 65 years
- (c) is not a retired person
- (d) is not in insurable employment
- (e) has at least 150 paid contributions; and
- (f) applies within 26 weeks after his last day of employment

Voluntary Contributions are valid for Retirement Benefit, Funeral Grant, and Survivors' Benefit (in case of death by natural cause) only. If all the benefits are desired, the person can register and pay as a self-employed person.

Social Security Inspectors

The Social Security Board designates certain officers as Inspectors for the purposes of the Social Security Act. Every Inspector is also designated special constable for the purposes of the Social Security Act. Every Inspector carries an identification card

with his/her photograph. An inspector requesting admission to any premise is to produce this Identification Card.

One of the main functions of the inspector is to give guidance to employers on procedures related to the administration of the Social Security Scheme.

There is a team of over twenty inspectors; they are legally empowered to do the following:

- (a) enter at all reasonable times any premises or places liable to inspection
- (b) make such examination and enquiry as may be necessary for ascertaining whether the provisions of the Act are being complied with
- (c) make inquiries, either alone or in the presence of such other person as they think fit, with respect to any matters under the Act on which they may reasonably require information; and require every such person whom they have reasonable cause to believe to be an Insured Person, to participate in such inquiries

Any person who willfully hinders, obstructs or molests an Inspector in the exercise of his/her powers and functions under the Social Security Act is liable, on summary conviction, to a fine not exceeding one thousand dollars or to imprisonment for a term not exceeding twelve months or to both such imprisonment and fine.

Employers

It is your right to ask a visiting Social Security officer for his/her identification and to take note of the information thereon.

All these regulations are in place to protect the employee, who is likely to get sick, suffer employment injury, etc. Contributions provide short-term, injury and long-term benefit coverage to the insured employee.

Social Security

Your key to a secure future!



socialsecurity.org/ba



Coverage for the Self-Employed!



If you work for yourself...Social Security is now offering voluntary coverage for the self-employed. You can sign up to get your new Social Security card.

Register today!



Self-employed persons are:

Professionals such as accountants, lawyers, doctors, architects, dentists, consultants, chemists and engineers;

Persons engaged in their own business in commerce or trade whether as directors, owners, proprietors, or persons who independently provide service of all kinds;

Farmers: agricultural or horticultural;

Fishermen;

Taxi-drivers;

Street / market vendors and traders;

Technicians and skilled workers plumbers, electricians, shoemakers, carpenters, beauticians and barbers;

Tourism;

Housewives / househusbands; and

other persons who offer their skills and service for pay and are not subject to the general direction and control of the receiver of the service.



**For more information, get your copy of
"A Guide for the Self-employed"
at Social Security.**



If YOU are a self-employed person and want to get coverage for Social Security Benefits, this is how you do it:

1. Register to get your Social Security card, providing all relevant documents and information (R4 Form). Present a police report if your card is lost.
2. Apply with Social Security to insure yourself as a self-employed (SEZ 1Form).
3. Pay Social Security contributions not later than 14 days after the end of each calendar month once you are an insured self-employed person, at the weekly income level that you declare.
4. Provide to Social Security a Certificate of Contribution, showing your name, Social Security number, contributions being paid, and other particulars, required by the Board (SE FIN 15 Form).
5. Maintain an Accident Book in which all work-related accidents and suspected illnesses are recorded; report work accident within 24 hours.
6. Inform Social Security if you stop being self-employed immediately, to avoid paying for periods that you do not have an income or during which you work as an employee for someone, on the Notice of Termination form (SE T)
7. Make your benefit claims within the prescribed time set by Social Security Act.
8. Declare your new income at Social Security before the end of the current contribution year, if a change is desired for the new year.

Social Security and the Self Employed Coverage for all!

You want to know...

1. I am a taxi driver and I don't pay Social Security, how can I benefit as a self-employed person?

2. As a canefarmer I pay contributions for my employees. I can also suffer injury; can I insure myself to receive Social Security benefits?



Social Security Responds ...

Your concern is also our concern.

Social Security has never lost sight of the principle of universal coverage.

Facts to remember:

- * The contribution payable is 7% of the weekly income you declare
- * Benefit payment is calculated as a percentage of insured income
- * The weekly insurable income range is between \$55 and \$320
- * The self-employed will be covered for **ALL** the benefits:

Maternity Allowance

Maternity Grant

Sickness Benefit

Invalidity Pension / Grant

Injury Cash Benefit

Medical Care

Disablement Pension / Grant

Constant Attendance Allowance

Retirement Pension / Grant

Funeral Grant

Survivors' Pension / Grant

Death Benefit

The Golden Citizens Program

In 2000, Social Security made a decision to work toward helping all residents of Belize who are 65 years and older, hence the creation of the Golden Citizens Program.

This is how the program works:

- ◆ The business fills out the Participation Form and offers financial benefit and/or special services to the elderly. The establishment offer whatever they can afford.
- ◆ Social Security informs the Golden Citizens as well as the public about the participation of the respective businesses.
- ◆ Golden Citizens know which businesses are participating by the Gold Decal (provided by Social Security) displayed at the establishments.
- ◆ When Golden Citizens arrive at the businesses and purchases a service or product(s), they should present their Gold Card to receive their benefit.

In return for making a Golden Citizen's life better, the participating businesses receive FREE advertising from Social Security. Businesses are featured in the Golden Citizens Handbook which is published annually, on Social Security's website, in newspaper ads, and on a poster.

A business can withdraw from the program if it becomes necessary (Withdrawal of Commitment Form).

Participating in the program does not mean paying money to Social Security. The Golden Citizens appreciate any help that is offered to THEM.

The success of the Golden Citizens Program depends on the generous participation of businesses, institutions, and persons countrywide.

Social Security Board

Improving our service



**Pay Contributions
Online using
Atlantic Bank's**

eztranz@atlantic.com

To access service:

- ◇ Have an Atlantic Bank account.
- ◇ Sign up for the e-banking program.
- ◇ Contribution payment deadline is the 14th of every month.

 You can also pay over-the-counter at the bank.

...we care about you!



www.socialsecurity.org.bz

SOCIAL SECURITY INSURED PERSONS

DID YOU KNOW THAT...

Claims for Sickness and Employment Injury benefits must be made within **four (4) working days** of the first day of incapacity, shown on your medical certificate?

Remember

- * Your employers can assist you in getting your claim in on time if you are injured on the job.
- * There is an Employment Injury Message Center (822-1484) that you can call to report your accident right away.
- * You or your employer can ask for an electronic copy of the Salaries Resord form (SM2) from your nearest office.
- * To get your Sickness or Employment Injury benefit you must fill out the appropriate Social Security claim form, making sure that the medical certificate is properly completed by your doctor.

Social Security Board

Customer Concern Line: 822-0084
email: concerns@socialsecurity.org.bz

THE EMPLOYER'S GUIDE

Golden Citizens Program Participation Form

EMPLOYER'S NAME: _____ **ADDRESS:** _____
CITY: _____ **STATE:** _____ **ZIP:** _____
PHONE: _____ **FAX:** _____
E-MAIL: _____

Business Name	
Business Address	
City / State / Zip	
Business Type	
NAICS Code	
Industry	
Business Size	
Business Hours	
Business Website	

SECTION 1: GENERAL INFORMATION

I. Business Details:

Business _____ Non-Business _____

Other Business Details (Specify) _____

II. Special Services (Optional):

- | | |
|---|---|
| <input type="checkbox"/> Safety Training | <input type="checkbox"/> Stress Training |
| <input type="checkbox"/> Special Business Services (List) | <input type="checkbox"/> Other Services _____ |
| <input type="checkbox"/> Access to Public Facilities | <input type="checkbox"/> Other Services _____ |

Comments: _____

Business will use _____ for my Golden Citizens

Business will receive (for Small Business) _____

Business will use _____ for my Golden Citizens

Business Contact Information:
Name: _____ **Title:** _____
Address: _____ **City:** _____
State: _____ **Zip:** _____
Phone: _____ **Fax:** _____
E-Mail: _____

How can we make this program for Helise's Golden Citizens a success?

RELEVANT FORMS

R1 - Application for Registration as an Employer Continued

BUSINESS INFORMATION		Employer No.
Businesses / Branches/ Subsidiaries:		Official Use Only Business No.
	Business Name: _____ No. _____ Street _____ City/Town _____ District _____ P.O. Box _____ Contact Name: _____ No. _____ Industry _____	Indicate Which One: Casual () Full Time () Contract () Seasonal () Operating District _____ Start Date: _____ Close Date: _____
Businesses / Branches/ Subsidiaries:		Official Use Only Business No.
	Business Name: _____ No. _____ Street _____ City/Town _____ District _____ P.O. Box _____ Contact Name: _____ No. _____ Industry _____	Indicate Which One: Casual () Full Time () Contract () Seasonal () Operating District _____ Start Date: _____ Close Date: _____
Businesses / Branches/ Subsidiaries:		Official Use Only Business No.
	Business Name: _____ No. _____ Street _____ City/Town _____ District _____ P.O. Box _____ Contact Name: _____ No. _____ Industry _____	Indicate Which One: Casual () Full Time () Contract () Seasonal () Operating District _____ Start Date: _____ Close Date: _____
EMPLOYER DECLARATION		
I certify the information I have given above is true and correct. _____ in Block Letters Signature: _____ Employer or Representative Date: _____		Date Received: _____ Received by: _____ Industry Code: _____ DE By: _____ Date: _____ Verified by: _____ Date: _____

RELEVANT FORMS

Accident Book Sample - For Recording Work-related Injuries

This is information to be obtained by the employer from the employee; or for an employer to fill in if he is an insured self-employed, who is injured on the job.

11. Date of accident		12. Name of injured person		13. Age		14. Sex		15. Occupation		16. Nature of injury		17. Date of injury		18. Time of injury		19. Place of injury		20. Cause of injury		21. Signature		22. Date	

ACCIDENT BOOK		1. Name of injured person		2. Date of accident		3. Name of injured person		4. Age		5. Sex		6. Occupation		7. Nature of injury		8. Date of injury		9. Time of injury		10. Place of injury		11. Cause of injury	

RELEVANT FORMS

SE FIN15 - Self-employed Contribution Certificate

**SOCIAL SECURITY BOARD
(CHAPTER 44, LAWS OF BELIZE)
SELF-EMPLOYED CONTRIBUTION CERTIFICATE
(To be completed in triplicate)
THIS FORM IS TO ACCOMPANY ANY SELF-EMPLOYED CONTRIBUTIONS PAYMENT**

1. Self-Employed Social Security No.

--	--	--	--	--	--	--	--

2. Name and Address.

3. Period for which contributions are being paid.

	FROM D / M / Y	TO D / M / Y	No. OF WEEKS	WEEKLY RATE \$	TOTAL AMOUNT \$
CURRENT					
ARREARS					
PENALTY					

OFFICIAL USE ONLY	
District Code: _____ Receipt No: _____ Date: _____ Cashier: _____	OFFICIAL STAMP <div style="border: 1px solid black; height: 100px; width: 100%;"></div>

CAUTION: It is an offense to provide false information.

I certify that the above information is true and correct.

Date

Signature of Self-employed

Contributions due are to be paid not later than fourteen days after the end of each calendar month.
SE FIN 15 2002

RELEVANT FORMS

SE T - Notice of Termination as a Self-employed

SOCIAL SECURITY BOARD
NOTICE OF TERMINATION BY THE SELF-EMPLOYED

[Redacted] []

[Redacted]
[Redacted]
[Redacted]
[Redacted]

[Redacted] [] [] []
[Redacted] []

[Redacted] [] [] []
[Redacted] []

[Redacted] [] [] []
[Redacted] []

[Redacted]

[Redacted]

[Redacted] _____
[Redacted] [Redacted] [Redacted]

[Redacted]

Glossary

Words and Terms as Used by Social Security

Here are some words that have a special meaning for Employers. 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.

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

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

This is the money we pay in to Social Security before we can claim any benefit. Private insurance companies call it a premium. The contribution is held out of employees pay each payday (or the self-employed pays for himself), and the employer sends that money to Social Security. There is a table in the Contributions section of this book that explains how much is to be contributed.

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) A contribution paid on behalf of an insured person by Social Security, for example for a period that someone is on sick leave.*

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

Employed person - *means a person employed in insurable employment as defined by Section 3 (Social Security Act).*

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

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

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

There are two kinds of employment injury. An accident at work Or, an illness (Prescribed Illness accepted by Social Security) caused by something that happens at work, such as exposure to harmful chemicals. Employers are to ensure that employees are not subject to unsafe transportation and working conditions, as negligence may result in employer’s liability for Employment Injury expenses of workers.

Fund - means the Social Security fund established under Section 46.

This is where contributions go, and where the money comes from to pay 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 (cash flow) in the fund to be able to pay benefits.

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 an employer’s place of business to make sure that all employers are making contributions, and that all employees are registered with Social Security. It is the job of the Social Security inspector to protect employee’s rights under the Social Security Act.

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

Insured Person - An insured person is one who holds a valid Social Security Card and has insurable employment.

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.

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

These requirements are in the Social Security Act for Social Security workers and employers to follow.

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 a insured person.

The Social Security card, being issued as of January 2001, shows if a person can legally work, and the number on the card is the number used to keep track of contributions and benefits.

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

These are rules that the Minister responsible for Social Security can make. No such regulation can be made which would go against what is provided for in 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.

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

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.

Schedule - means a Schedule to the Social Security Act.

These are the tables that show how much contributions are, and how much benefits can be.

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

A person who may or may not have worked for someone else and then starts working for himself/herself can make contributions to Social Security to be an insured person.

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, "voluntary contribution".

If an insured person stops working or becomes self-employed, that person can choose to keep on making contributions to Social Security. Such a person is called a voluntary contributor.



SOCIAL SECURITY BOARD

Social Security Addresses and Telephone Numbers

Corporate Headquarters

Bliss Parade
P.O. Box 18
Belmopan, Cayo District
Email: info@socialsecurity.org.bz
Fax: 822-3331
Tel: 822-2513 / 2163 / 2471

Belize District Branch

Cor. Princess Margaret Drive & St. Joseph Street
Belize City, Belize District
Fax: 224-5893
Tel: 224-5025 / 223-2834

Orange Walk District Branch

Cor. San Antonio Road and Guadalupe Street
Orange Walk Town
Orange Walk District
Fax: 322-3958
Tel: 322-2217

Cayo District Branch

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

Stann Creek District Branch

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

Corozal District Branch

105A 7th Avenue
Corozal Town, Corozal District
Fax: 422-3678
Tel: 422-2276

Toledo District Branch

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

Independence Branch

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

San Pedro Town Branch

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

**Corozal Free Zone Sub-Office
Atlantic Plaza, Freedom Ave.**

Corozal Town
Tel: 423 - 7240
Fax: 423-7244