



YOUR GUIDE TO BENEFITS

*“Making Business with the NIBTT
as easy as 123...”*



The National Insurance Board
of Trinidad and Tobago

More than Just a Pension Provider

www.nibtt.net

Foreword

This booklet briefly outlines the range of NIS benefits that can be obtained by registering and paying contributions to the National Insurance System. It also gives general guidance, which must not be treated as an authoritative statement of the Law on any particular case.

Significant changes were made to the National Insurance System from January 07, 2008. These changes provide more generous cash benefits to insured persons and their dependent survivors; increase the levels of earnings that is subject to N.I contributions in order to keep the value of benefits relevant to current levels of earnings; marginally increase the rate at which contributions are paid on insurable earnings so that the system will be well funded to meet future benefit payments and introduces tougher measures to allow the NIBTT to protect the system against fraudulent claims and other false documentation.



***The National Insurance Board
of Trinidad and Tobago***

More Than Just a Pension Provider

Employed persons who earn \$120.00 or more per week must be registered and are required to be contributors to the National Insurance System. These persons are able to claim a wide variety of benefits. Employees earning less than \$120.00 per week and who were contributors as at January 6th 2008 and continue in insurable employment on January 7th 2008 will continue to participate in the National Insurance System and are also able to make a claim for any of the benefits.

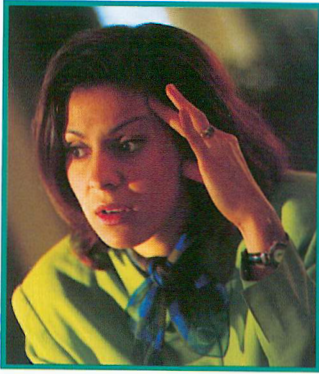
These benefits are designed to alleviate the economic burdens of old age, disability, sickness, incapacity and death by providing income replacement against temporary or permanent loss of earnings caused by Sickness, Maternity, Employment Injury, Medical Expenses, Employment Related Disablement, Employment Related Death, Invalidity, Retirement and death. Additionally Survivors Benefits are paid to the widow or widower, child or dependent parents of the deceased contributor.

Please note that all forms referred to in this booklet are available from our fourteen (14) service centers or can be downloaded from our web site at www.nibtt.net.

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The Sickness Benefit



WHAT IS THE SICKNESS BENEFIT?

This is a benefit paid to an insured person, who is incapable of work because of sickness or who is suspected of having a contagious disease and is so certified by a registered medical practitioner.

WHO CAN CLAIM?

Anyone who is in insurable employment, is sick and is between 16 and 65 years who suffers a loss of earnings due to illness and who has made a minimum of ten (10) contributions in the 13-weeks prior to the illness.

N.B This benefit is not available to persons between 60 and 65 years, who are in receipt of the Retirement Pension or who have received a Retirement Grant and returned to work.

FORMS TO BE COMPLETED

- N.I. 15 - Sickness Benefit Application Form
- N.I.15A- Continuation Medical Certificate

OTHER DOCUMENTS

- A Marriage Certificate is required for a married woman whose name has changed since her registration and a completed NI 182 (Change of Particulars of the Insured Person) where necessary.

- Foreign medicals will only be accepted where the duration; start date of illness and nature of incapacity are clearly stated and the attending doctor signs, dates and stamps the form.

Foreign Medicals must be accompanied by a letter of authentication from a Trinidad and Tobago High Commission or Embassy in the country in which the treatment was received. The responsibility for authenticating the status of the attending doctor rests with the insured.

WHEN TO CLAIM?

A claim must be submitted to the Service Center nearest to you within three (3) months of onset of illness or loss of earnings whichever is later.

Time Frames: -

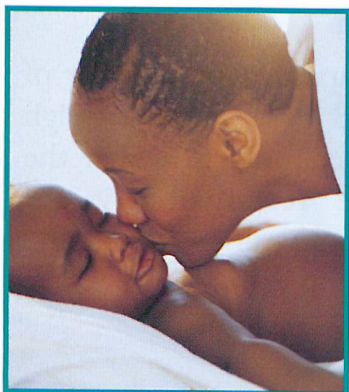
0 - 3 Months	Claim on time and can be accepted
3 - 12 Months	Claim late and may be accepted with good cause
12 Months and over	Claim late and shall be Disallowed

WHAT IS PAID?

The average of the 10 highest contributions in the thirteen weeks immediately preceding the week in which the incapacity commenced is determined. The earnings class to which this average value relates is the class in which the benefit will be paid. (See page 8 for daily and weekly rates of sickness benefit).

N.B. The sickness benefit may be paid for a maximum of 52 weeks.

Maternity Benefit



WHAT IS THE MATERNITY BENEFIT?

The Maternity benefit is paid to an insured woman who is away from work as a result of a pregnancy.

WHO CAN CLAIM?

If you are 16 years and over, are in insurable employment at the time that you proceed on Maternity Leave and have made a minimum of 10 contributions in the 13 week period prior to the six weeks before the estimated or actual week of delivery, you can claim the Maternity benefit. You must have been pregnant for a minimum of 26 weeks. The claim can be submitted thirteen weeks before your date of expected delivery.

FORMS TO BE COMPLETED

N.I.12 Maternity Benefit Claim form

N.I. 12A: For multiple Births - certifying multiple births should be submitted within three months of delivery

OTHER DOCUMENTS

- A Marriage Certificate is required for a married woman whose name has changed since her registration and a completed NI 182 (Change of Particulars of the Insured Person) where necessary.

- Alternative evidence of confinement may be requested to determine the claim.
- Foreign medicals will only be accepted where the duration; start date of illness and nature of incapacity are clearly stated and the attending doctor signs, dates and stamps the form.
- Foreign Medicals must be accompanied by a letter of authentication from a Trinidad and Tobago High Commission or Embassy in the country in which the treatment was received. The responsibility for authenticating the status of the attending doctor rests with the insured.

WHEN TO SUBMIT?

A claim must be submitted to the Service Centre nearest you within three months of the birth of the child.

Time Frames: -

0 - 3 Months	Claim on time and can be accepted
3 - 12 Months	Claim late and may be accepted with good cause
12 Months and over	Claim late and shall be Disallowed

WHAT IS PAID?

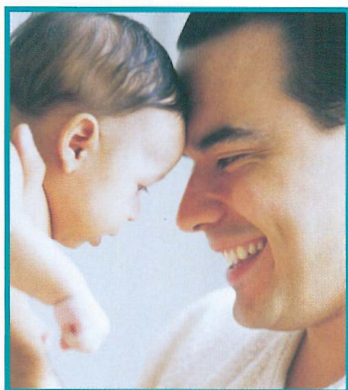
The Maternity Benefit is comprised of a maternity grant in the sum of \$2,500.00 for each child. In addition, thirteen weeks of benefit is paid at the rate applicable to the earnings class in which your average contribution is paid. (see page 8 for daily and weekly rates of Maternity Benefit).

If you are ill and unable to return to work after the maternity period, a sickness benefit may be claimed.

Rates of Sickness and Maternity Benefits Effective January 7th 2008

Income Class	Daily Benefit \$	Weekly Benefit \$
Class I	13.71	96.00
Class II	20.32	142.24
Class III	27.00	189.00
Class IV	34.36	240.51
Class V	43.21	302.51
Class VI	52.39	366.74
Class VII	61.46	430.24
Class VIII	70.54	493.76
Class IX	80.64	564.51
Class X	91.18	638.27
Class XI	101.90	713.27
Class XII	113.44	794.05
Class XIII	126.43	885.00
Class XIV	140.14	981.00
Class XV	155.79	1,090.50
Class XVI	164.14	1,149.00

Special Maternity Grant



WHAT IS THE SPECIAL MATERNITY GRANT?

The Special Maternity Grant extends coverage to persons who would not qualify for a maternity benefit. It is a grant payable to the spouse (whether she is employed, underemployed or unemployed) of an insured man where that spouse is unable to qualify for the Maternity Benefit in her own right.

WHO CAN CLAIM?

The spouse of an insured man who is 16 years or older; Medically Certified as being pregnant for a period of 26 weeks or more by a medical practitioner or Registered Midwife; or has had a pregnancy of less than 26 weeks that has resulted in a live birth; and who would not have qualified for the benefit in her own right.

To qualify for the benefit the spouse (the insured man) must satisfy the insurability and contribution requirements just as an insured woman who is eligible for the maternity benefit in her own right.

The contributions of the insured man are used to qualify his spouse for the maternity grant. The woman must be the legal spouse or be deemed the common law spouse of the insured

FORMS TO BE COMPLETED

N.I. 13 - Special Maternity Grant Claim Form

N.I. 12A - For multiple Births

N.I. 4 - Application to Register as an Employed Person -
to be completed by the unregistered woman

OTHER DOCUMENTS

The following documents must accompany your claim:

- A Marriage Certificate where a legal marriage exists.
- If you are not legally married - a single affidavit sworn to by both you and your husband:
 - attesting to your union;
 - the duration of your union;
 - your individual marital status;
 - your addresses (both you and your husband).
- An affidavit from an immediate family member of the father of the child attesting to:
 - to the union of the parties;
 - the duration of the union of the parties;
 - the parties' individual marital status;
 - the addresses of the parties.
- A Certified Registration of Birth from the Registrar of Births & Deaths in respect of the child. Where the father's name is not on this document an affidavit

sworn to by the father attesting to parentage.

- Where you (the uninsured woman) are not an insured person you must submit an NI 4 the application to be registered as an insured person.
- Your Birth Certificate.
- Any supporting affidavit or Deed Poll (where necessary).
- A Marriage Certificate is required for a married woman whose name has changed since her registration.
- Decree Absolute from divorced men and women.
- Foreign medical certificates must be accompanied by a letter of authentication in respect of the doctor's status from a member of a Trinidad and Tobago High Commission in the country where medical attention was sought. The responsibility for authenticating the status of the attending doctor rests with the insured.

WHEN TO SUBMIT?

You may apply for this benefit after your confinement/delivery. However, you must apply within 3 months of the actual date of delivery.

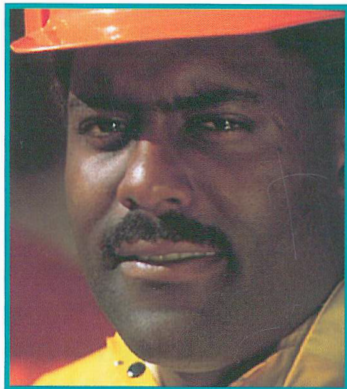
Time Frames: -

0 - 3 Months	Claim on time and can be accepted
3 - 12 Months	Claim late and may be accepted with good cause
12 Months and over	Claim late and shall be Disallowed

WHAT IS PAID?

The special maternity grant consists of a single payment of \$2,500.00 per child.

Employment Injury Benefits



WHAT IS THE EMPLOYMENT INJURY BENEFIT?

The Employment Injury Benefit comprises:-

- Injury Benefit - payable for 52 calendar weeks.
- Disablement Benefit - consists of either a monthly benefit or a lump sum payment.
- Medical expenses - a cash benefit to defray related medical expenses.
- Death Benefit - monthly benefit payable to the spouse, dependent parents and dependent children.

WHO CAN CLAIM AND TIME FRAMES

INJURY BENEFIT

An employee who is in insurable employment and has to be away from work for a period in excess of three (3) days as a result of an injury arising out of or in the course of employment or who has contracted an industrial disease as a result of his work. A claim must be submitted to the Service Center nearest you within 14 days of the injury for the Injury Benefit and 12 months for the Death Benefit.

Time Frames: -

0 - 14 days

Claim on time and can be accepted

14 days - 12 Months

Claim late and may be accepted with good cause

12 Months and over

Claim late and shall be Disallowed

MEDICAL EXPENSES

The employee who is in receipt of an injury and has paid all or part of his medical expenses. All receipts must be supplied and every visit to the doctor must be listed separately. Claims should be made within 3 months of incurring the expense.

Time Frames: -

0 - 3 Months	Claim on time and can be accepted
3 - 12 Months	Claim late and may be accepted with good cause
12 Months and over	Claim late and shall be Disallowed

DISABLEMENT BENEFIT

Anyone who has received Injury Benefit up to a maximum of 52 calendar weeks or who is disabled at the time of the accident on the job. Claims should be made within 3 months of the start of your disability.

Time Frames: -

0 - 3 Months	Claim on time and can be accepted
3 - 12 Months	Claim late and may be accepted with good cause
12 Months and over	Claim late and shall be Disallowed

DEATH BENEFIT

The widow/widower, child, step-child or dependent parent(s) following the death of an insured person as a result of an accident on the job or contracting an industrial disease. Claims should be made within 12 months of the date of death of the deceased insured person.

Time Frames: -

0 - 12 months	Claim on time and can be accepted
12 Months and over	Claim late and may be accepted with good cause. It will be paid from the date

on which the claim was received
by the Board

FORMS TO BE COMPLETED

N.I.19	Injury Benefit Claim form
N.I.114	Medical Expenses Claim form
N.I.119	Disablement Benefit Claim form
N.I.117	Death Benefit Claim form

OTHER DOCUMENTS

Marriage Certificate is required for a married woman whose name has changed since her registration.

- Late Claim Letter showing that there was good cause for the claim to be made late where your claim is more than 14 days late (if necessary).
- Foreign medical certificates must be accompanied by a letter of authentication in respect of the doctor's status from a member of a Trinidad and Tobago High Commission or Embassy in the country where medical attention was sought. The responsibility for authenticating the status of the attending doctor rests with the insured.

Medical Expenses

To support your claim for medical expenses, you must submit the related bills receipts, doctor's visits, drugs and dressings, traveling expenses, constant care and attendance, surgery, x-rays and MRIs.

- All receipts must be supplied and every visit to the doctor must be listed separately. Claims should be made within three months of incurring the expense.
- Referral letters in support of claims for paramedical services that support medical work.
- A maximum of \$22,500.00 is payable as Medical Expenses in respect of each injury.

Death Benefit

- Death Certificate, Marriage Certificate, Birth Certificate of claimant and evidence of cohabitation up to time of death for common-law situations such as 3 statutory declarations from prominent persons in the community attesting to the knowledge of the relationship between deceased and claimant.
- Birth Certificate for children, Medical certificate for mentally or physically disabled child and pregnant spouse in support of a Death Benefit Claim.
- Nomination of Beneficiary Form (N.I.42) in the case of single persons in common-law situations.
- A Statutory Declaration attesting to dependency for Dependent Parent.

N.B. All Injuries must be recorded in the employer's Accident Book by law and the Board reserves the right to inspect this book before determining any claim.

Life Certificates

Once you begin to receive a Disablement Pension or a Death Benefit you must complete the Life Certificate process in January and July of every year to ensure that there is no disruption in your payments.

To do this you must: -

- Complete and return a copy of the [Life Certificate](#) to a Service Centre, either by hand or by mail.
- Or visit any Service Centre with a valid form of identification to complete the life certificate process.

Non submission of Life Certificates at the required time will result in the temporary suspension of your benefit. Once submitted, you will suffer no loss as your benefit will be reinstated and paid.

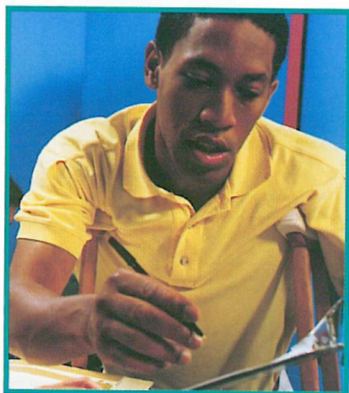
**Weekly and Monthly Rates
Of Injury Benefit
Effective January 7th 2008
Weekly and Monthly Rates of**

Income Class	Weekly Benefit \$	Monthly Benefit \$
Class I	106.84	462.97
Class II	158.49	686.79
Class III	209.36	907.23
Class IV	267.86	1,160.73
Class V	335.86	1,455.39
Class VI	407.36	1,765.23
Class VII	478.03	2,071.46
Class VIII	548.73	2,377.83
Class IX	627.07	2,717.30
Class X	709.75	3,075.58
Class XI	792.41	3,433.78
Class XII	881.82	3,821.22
Class XIII	983.33	4,261.10
Class XIV	1,090.00	4,723.33
Class XV	1,211.67	5,250.57
Class XVI	1,276.67	5,532.24

Constant Care and Attendance Allowance
Effective January 7th 2008

Income Class	Weekly Benefit \$	Monthly Benefit \$
Class I	15.83	68.60
Class II	26.07	112.97
Class III	34.54	149.69
Class IV	45.31	196.34
Class V	57.66	249.86
Class VI	70.42	305.15
Class VII	82.82	359.02
Class VIII	97.57	422.80
Class IX	112.83	488.89
Class X	129.07	559.30
Class XI	146.45	634.62
Class XII	173.33	751.10
Class XIII	192.23	833.00
Class XIV	213.08	923.35
Class XV	236.87	1,026.44
Class XVI	249.58	1,081.51

Invalidity Benefit



WHAT IS THE INVALIDITY BENEFIT?

This is a benefit paid to an insured person who is medically unable to engage in any kind of gainful employment for wage or profit for a period of not less than twelve months because of mental or bodily disease or injury otherwise than by employment injury.

WHO CAN CLAIM?

Anyone who is between 16 and under 65 years of age who is certified as being medically incapable of work for a period of 12 months or more and who has met one of the following qualifying contribution requirements;

A minimum of:

- 150 contributions, 50 of which were made in the three years immediately preceding the start date of the incapacity; or
- 250 contributions in the seven years preceding the start date of the incapacity; or
- 750 contributions or more preceding the start date of the incapacity.

FORM TO BE COMPLETED

N.I. 38 Invalidity Benefit Claim Form

OTHER DOCUMENTS

Marriage Certificate is required for a married woman whose name has changed since her registration.

WHEN TO SUBMIT?

A claim must be submitted to the Service Centre nearest you within three months of being medically certified as being an invalid.

Time Frames: -

0 - 3 Months	Claim on time and can be accepted
3 - 12 Months	Claim late and may be accepted with good cause
12 Months and over	Claim late and shall be Disallowed

WHAT IS PAID?

The average rate of all contributions paid is determined. The earnings class to which this average rate relates is the class in which the benefit will be paid. (See page 23 for Invalidity Benefit Rates).

Life Certificates

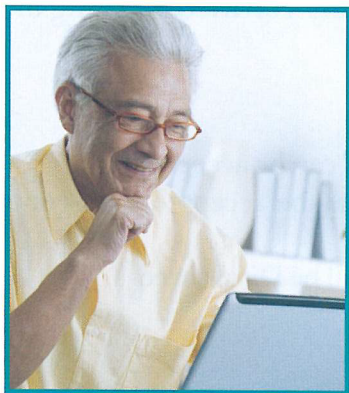
Once you begin to receive an Invalidity Pension you must complete the Life Certificate process in January and July of every year to ensure that there is no disruption in your payments.

To do this you must: -

- Complete and return a copy of the [Life Certificate](#) to a Service Centre, either by hand or by mail.
- Or visit any Service Centre with a valid form of identification to complete the life certificate process.

Non submission of Life Certificates at the required time will result in the temporary suspension of your benefit. Once submitted, you will suffer no loss as your benefit will be reinstated and paid.

Retirement Benefit



WHAT IS THE RETIREMENT BENEFIT?

The Retirement Benefit is either:

- A Retirement Pension which is a periodical payment for life to an insured person who has attained Retirement Age and has acquired at least 750 contributions; or
- A Retirement Grant which is a lump sum payment made to an insured person who has attained Retirement Age, but has not acquired at least 750*contributions.

WHO CAN CLAIM?

A contributor to the National Insurance System who has retired at any age between 60 and 65 years and has stopped working; or who is aged 65 whether retired or not.

FORM TO BE COMPLETED

N.I.82 Retirement Benefit Application Form

OTHER DOCUMENTS

Birth Certificate

- Any supporting Statutory Declaration or deed Poll where necessary
- Marriage Certificate for married women
- Late Claim letter giving good cause why claim is being

made late (where necessary).

WHEN TO SUBMIT?

A claim to Retirement Benefit should be submitted about three months before:

- Your 65th birthday if you are not retired.
 - Your 60th birthday if you retire at age 60.
- The date on which you plan to retire if you are between 60 and 65 years of age and still employed.

Time Frames: -

0 - 12 Months	Claim on time and can be accepted
12 Months and over	Claim late and may be accepted with good cause.

WHAT HAPPENS IF I RETURN TO WORK AFTER RETIREMENT?

Persons who are in receipt of a Retirement Benefit (Pensions or Grant) and who return to work on or after January 7th 2008 will continue to receive their Retirement Benefit entitlement.

Such persons no longer pay a National Insurance Contribution but rather their employer will pay a Class Z Contribution based on the earnings class in which their earnings fall. That contribution insures them for the Injury Allowance only.

Once you begin to receive a Retirement Pension you must complete the Life Certificate process in June and December of every year to ensure that there is no disruption in your payments.

To do this you must: -

- Complete and return a copy of the Life Certificate to a Service Centre, either by hand or by mail.
- Or visit any Service Centre with a valid form of identification to complete the life certificate process.

Non submission of Life Certificates at the required time will result in the temporary suspension of your benefit. Once submitted, you will suffer no loss as your benefit will be reinstated and paid.

HOW MUCH WILL BE PAID?

Retirement Pension:

An average rate of contribution is calculated by considering all the contributions paid and credited. The earnings class to which this average rate corresponds is the class in which the benefit will be paid. However, the minimum pension payable effective January 7th 2008 is \$2,000.00. (See page 23 for Rates of Retirement Pension).

Retirement Grant

Payment of the Grant is one lump sum payment equal to three times the value of the contributions paid, subject to a minimum of \$2,000.00

**Weekly and Monthly Rates of Retirement
And Invalidity Benefit Pension
Effective January 7th 2008**

Income Class	Weekly Benefit \$	Monthly Benefit \$	Weekly Increment \$	Monthly Increment \$
Class I	77.50	335.83	1.03	4.90
Class II	100.75	436.58	1.58	6.85
Class III	119.35	517.18	2.00	8.67
Class IV	137.95	597.78	2.42	10.49
Class V	155.00	671.67	2.85	12.35
Class VI	183.68	795.95	3.46	14.99
Class VII	216.23	937.00	4.05	17.55
Class VIII	248.78	1,078.05	4.68	20.28
Class IX	283.65	1,229.15	5.32	23.05
Class X	320.85	1,390.35	6.05	26.22
Class XI	358.35	1,551.55	6.73	29.16
Class XII	376.65	1,632.15	7.49	32.46
Class XIII	440.05	1,906.87	8.31	36.01
Class XIV	487.78	2,113.72	9.21	39.91
Class XV	542.23	2,349.65	10.24	44.37
Class XVI	571.31	2,475.70	10.79	46.76

The Funeral Grant



WHAT IS THE FUNERAL GRANT?

The Funeral Grant is a lump-sum payment made to the person who met the cost of Funeral Expenses of a deceased insured person.

WHO CAN CLAIM?

The person shown on the receipt from the Funeral Home as having undertaken the funeral expenses or from whom the funeral expenses are being demanded.

The Funeral Grant will be paid only if the insured person:

- Made 25 contributions to the system while engaged in insurable employment; or
- Was in receipt of Employment Injury Benefit at the time of death; or
- Would have been entitled to receive Employment Injury Benefit but for the fact of death.

Form To Be Completed

N.I. 8 Funeral Grant Claim Form

Supporting Documentation

- The Death Certificate
- Bills/receipts or statement for funeral expenses
- National Insurance Registration Card of the deceased

WHEN TO APPLY?

The claim must be submitted to the Service Centre within three (3) months of the date of death of the insured person.

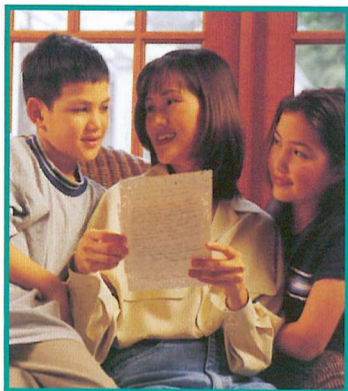
Time Frames: -

0- 3 Months	Claim on time and can be accepted
3- 12 Months	Claim late and may be accepted with good cause
12 Months and over	Claim late and shall be Disallowed

WHAT WILL BE PAID?

For deaths that occurred on or after 7/01/2008 a payment valued \$5,000.00 will be made.

Survivor's Benefit



WHAT IS THE SURVIVORS BENEFIT?

The Survivors benefit is a single payment or periodical payments made to specific dependents of an insured person who dies otherwise than by employment injury.

WHO CAN CLAIM?

A Widow, Widower, Child, Step-child, Orphan, Dependent Parent(s) of a deceased insured person who made at least 50 contributions to the NI system.

FORMS TO BE COMPLETED

N.I.51 Survivor's Benefit Claim Form

OTHER DOCUMENTS

- Death Certificate.
- Marriage Certificate/Evidence of Common Law Relationship i.e. evidence of cohabitation up to the time of death and evidence of marital status of claimant and deceased.
- Decree Absolute where necessary.
- Three (3) Statutory Declarations from prominent

persons in the community attesting to the knowledge of the relationship between deceased and claimant for common law situations.

- Medical Certificate for mentally or physically disabled child and pregnant spouse.
- Birth Certificate of deceased and evidence of support for Dependent Parent Claim.
- N.I. Registration Card of deceased.
- Late Claim letter giving good cause why claim is being made late (where necessary).
- NI.42 - Nomination of spouse form.

WHEN TO CLAIM?

A claim should be submitted within twelve months of the death of the death of the insured person.

Time Frames: -

0 - 12 Months	Claim on time and can be accepted
12 Months and over	Claim late and may be accepted with good cause. If accepted the claim will be paid from the date on which it was received by the Board

HOW MUCH WILL BE PAID?

Payments are made in the following categories:

- Widow or Widower's Pension to a surviving spouse.
- A Child Allowance to a dependent child/step-child, adopted child of the deceased insured person. With effect from January 7th 2008 a child will receive a minimum of \$400.00 per month.

Where both parents were insured persons and each had a minimum of 50 contributions and are deceased, the child will receive a minimum of \$800.00.

- A Dependent Parent Allowance to a parent who was wholly or mainly maintained by the deceased insured.
- With effect from 7th January, 2008, a minimum rate of \$200.00 per parent per month is paid.
- Upon the death of one of the parents, the surviving parent will be paid the full amount.

Life Certificates

Once you begin to receive a Survivors Pension you must complete the Life Certificate process in January and July of every year to ensure that there is no disruption in your payments.

To do this you must: -

- Complete and return a copy of the [Life Certificate](#) to a Service Centre, either by hand or by mail.
- Or visit any Service Centre with a valid form of identification to complete the life certificate process.

Non submission of Life Certificates at the required time will result in the temporary suspension of your benefit. Once submitted, you will suffer no loss as your benefit will be reinstated and paid.

For More information:

Visit our website at:

www.nibtt.net

Or

Contact the National Insurance Hotline

At

663-4NIS or 663-4647

Or

Visit a Service Centre convenient to you.

HR@NIBTT.net

claims@NIBTT.net

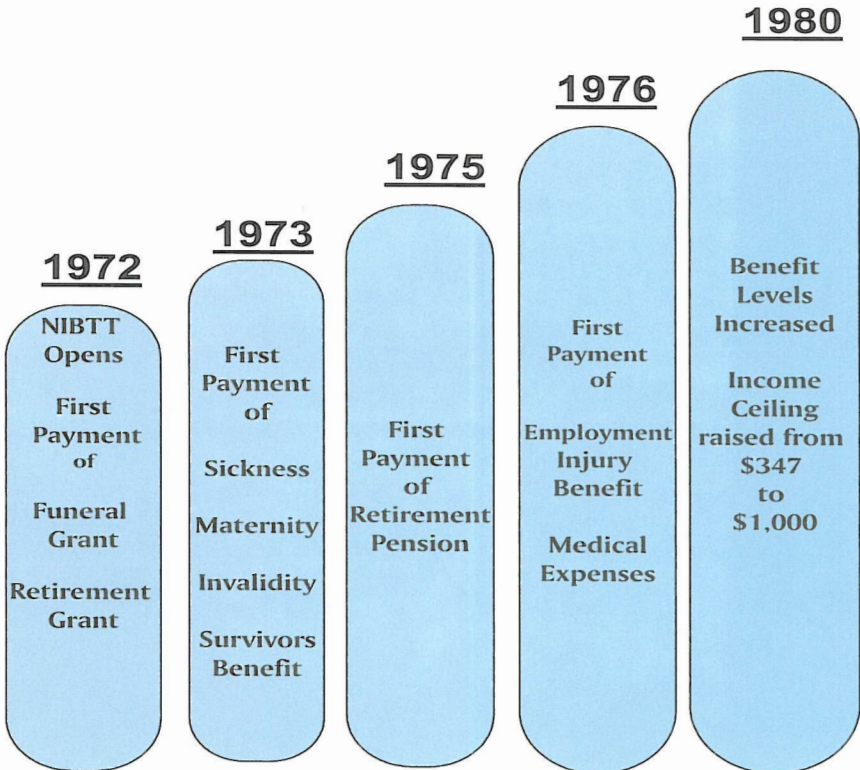
complaints@NIBTT.net

suggestionbox@NIBTT.net

info@NIBTT.net

admin@NIBTT.net

Summary of National Insurance Benefits from 1972-2008



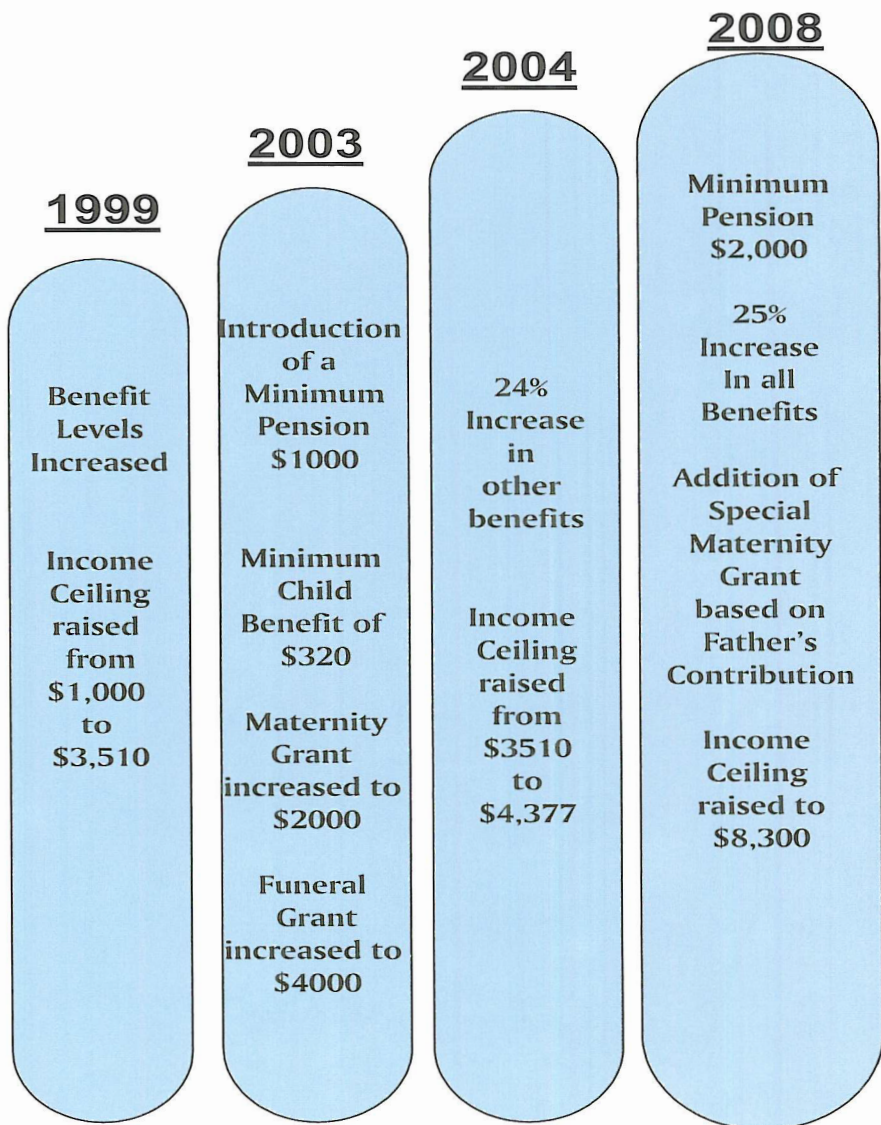


Table A 2 - Earnings Classes and Contributions from 4th January 2010

(Based on 10.8% contribution rate)

EARNINGS CLASSES	WEEKLY EARNINGS	MONTHLY EARNINGS	ASSUMED AVERAGE WEEKLY EARNINGS	EMPLOYEE'S WEEKLY CONTRIBUTION	EMPLOYER'S WEEKLY CONTRIBUTION	TOTAL WEEKLY CONTRIBUTION	CLASS Z WEEKLY
	\$	\$	\$	\$	\$	\$	\$
Class I	120.00 - 199.99	520.00 - 866.99	160.00	5.76	11.52	17.28	1.17
Class II	200.00 - 269.99	867.00 - 1169.99	235.00	8.46	16.92	25.38	1.72
Class III	270.00 - 359.99	1170.00 - 1559.99	315.00	11.34	22.68	34.02	2.30
Class IV	360.00 - 449.99	1560.00 - 1949.99	405.00	14.58	29.16	43.74	2.96
Class V	450.00 - 549.99	1950.00 - 2382.99	500.00	18.00	36.00	54.00	3.65
Class VI	550.00 - 659.99	2383.00 - 2859.99	605.00	21.78	43.56	65.34	4.42
Class VII	660.00 - 769.99	2860.00 - 3336.99	715.00	25.74	51.48	77.22	5.22
Class VIII	770.00 - 879.99	3337.00 - 3812.99	825.00	29.70	59.40	89.10	6.02
Class IX	880.00 - 1009.99	3813.00 - 4376.99	945.00	34.02	68.04	102.06	6.90
Class X	1010.00 - 1129.99	4377.00 - 4896.99	1,070.00	38.52	77.04	115.56	7.81
Class XI	1130.00 - 1259.99	4897.00 - 5459.99	1,195.00	43.02	86.04	129.06	8.72
Class XII	1260.00 - 1399.99	5460.00 - 6066.99	1,330.00	47.88	95.76	143.64	9.71
Class XIII	1400.00 - 1549.99	6067.00 - 6716.99	1,475.00	53.10	106.20	159.30	10.77
Class XIV	1550.00 - 1719.99	6717.00 - 7452.99	1,635.00	58.86	117.72	176.58	11.94
Class XV	1720.00 - 1914.99	7453.00 - 8299.99	1,818.00	65.43	130.86	196.29	13.27
Class XVI	1915.00 and over	8300.00 and over	1,915.00	68.94	137.88	206.82	13.98

Contributions payable by an employer in respect of employment injury coverage for an employed person who has not yet attained the age of sixteen years or who has attained the age of sixty-five years, shall be as set out in Class Z, and for an unpaid apprentice shall be \$1.00 per week.

For More Information visit our Website

www.nibtt.net

or contact our **Hotline 663-4647** or any of our
Service Centre Locations

Arima

Cor. Woodford & Sorzano Sts., Arima
Tel: 1-868-667-2231/3
Fax: 1-868-664-0844

Barataria

35-36 Fifth Street, Barataria
Tel: 1-868-638-3522; 1-868-675-3321
Fax: 1-868-674-6497

Chaguanas

Elenore Street, Chaguanas
Tel: 1-868-665-5848/5188
Fax: 1-868-665-5188

Couva

2 Captain Watson Street
Exchange Lots, Couva
Tel: 1-868-636-2347
Fax: 1-868-636-0820

Point Fortin

7A Techier Main Road, Point Fortin
Tel: 1-868-648-3128
Fax: 1-868-648-3128

Port of Spain

85 Abercromby Street, Port of Spain
Tel: 1-868-625-8302/3; 1034 / 2143
Fax: 1(868)625-8338

Princes Town

Marlson's Building
Charlotte & High Streets, Princes Town
Tel: 1-868-655-2226
Fax: 1-868-655-2226

Rio Claro

Lalla's Building,
Naparima/Mayaro Road, Rio Claro
Tel: 1-868-644-2253
Fax: 1-868-644-2253

Sangre Grande

Henderson Street, Sangre Grande
Tel: 1-868-668-2719
Fax: 1-868-668-2719

Siparia

Grell Street, Siparia
Tel: 1-868-649-2212
Fax: 1-868-649-2778

South Regional (San Fernando)

27 Harris Promenade, San Fernando
Tel: 1-868-652-4247/2649
Fax: 1-868-653 3033

St James

76 Western Main Road, St. James
Tel: 1-868-622-4013 /1438
Fax: 1-868-628-8340

Scarborough Tobago

Scarborough Mall
Tel: 1-868-639-3842-3 / 2135
Fax: 1-868-639-3843

Tunapuna

Eastern Main Road, Tunapuna
Tel: 1-868-662-4444 / 2514
Fax: 1-868-662-5671

Head Office

NIB House
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2A Cipriani Boulevard, Port of Spain
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Corporate Communications

National Insurance Board of Trinidad and Tobago

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