



Industrial Benefits

**"Because Accidents
Do Happen"**

Industrial Benefits

The Industrial Benefits package provides short and long-term income-replacement as well as free medical care in respect of injury or illness arising ***out of or in the course of employment***. Industrial Benefits are payable to employed persons with no contribution conditions and to self-employed persons who are registered and current with contributions or less than 60 days in arrears. An explanation of the Industrial Benefits follows.

Injury Benefit

“Because accidents do happen...”

Injury Benefit is a weekly payment made to an employed or self-employed person who suffers a job-related injury or contracts a job-related disease, and as a result of that injury or disease, is unable to work. It is paid at a weekly rate of 66 2/3 percent of the worker's average insured income, with a range of 66.42 per week as a minimum payment, and \$333.30 per week as a maximum payment.

There are no contribution conditions to satisfy for the award of Injury Benefit; and if a person is injured before he or she was able to pay contributions, then the average weekly insurable wage used to determine the benefit rate, would be that of a person in a similar job and wage/income level. A self-employed person, however, must be registered with National Insurance before the injury or illness occurs, in the occupation for which he seeks benefit .

The benefit can be paid for up to 40 weeks. The first three days of incapacity, which generally include the day of the accident, are *“waiting days”* for which benefit is not paid.

TO CLAIM INJURY BENEFIT you must be examined by a medical doctor as soon as possible after your injury, and have the doctor complete page one of the medical certificate of incapacity (*Med I*). You will have to complete the other pages of the same form.

In the case of employed persons, the employer must complete and submit the B44 form which confirms that a workplace accident took place. He should also provide you with a Med 4 - the *Employers Certification* form - on which he confirms the time off from work.

INDUSTRIAL INJURIES SHOULD BE REPORTED AS SOON AS POSSIBLE. Employed persons should report any accident to their supervisors or someone in authority. Self-Employed Persons should provide details of accident to the nearest NIB Local Office.

Medical Care

“To get you back on your feet...”

National Insurance offers comprehensive free health care for persons injured on the job or persons who contract job-related illnesses. This care may be obtained in The Bahamas at a facility of one's own choosing. Persons seeking medical attention outside of The Bahamas, must first obtain approval from the National Insurance Board.

Once a person suffers a job-related injury, or if he/she contracts a job-related illness, National Insurance will pay all of his/her medical bills, including the cost of medicines and other related services, for 40 weeks from the date of injury, unless the degree of disablement assessed is more than 25 percent, in which case medical care can continue

for two years from the date of injury. Additionally, persons with 100 percent disablement, who require constant care and attendance, receive an additional 20 percent of the Disablement Benefit each month.

TO OBTAIN FREE MEDICAL CARE, an *“Interim Report of Accident”* form must be completed and submitted to the health care facility at the time an employed injured person seeks medical attention. This form authorises the facility to treat the patient at no cost to him/her. It must be completed in triplicate: One copy is for the health facility; the second is for NIB; and the third should be kept by the employer. Copies of this form can be obtained from any National Insurance Local Office. If you are self-employed, please check out the Self-Employed Persons leaflet for additional information relative to claiming Medical Care.

Disablement Benefit

“Because you've lost enough...”

Disablement Benefit is paid to a worker who suffers a permanent “loss of physical or mental faculty” as a result of a job-related accident or disease. This loss is medically determined by comparing the specific loss of ability with the ability of a “normal” healthy person of the same age and sex. The loss is then expressed as a percentage from one to 100. Disablement is paid as follows:

- a. An assessment of one to 24 percent is paid as a one-time grant; \$100 is paid for each percent of disablement.
- b. An assessment of 25 percent or more is paid as a monthly pension, plus a one-time grant. The grant is \$500 for disablement assessed at between 25 and 66 percent, and \$1,000 for disablement assessed from

67 to 100 percent.

Disablement Benefit is paid based on the rate of Injury Benefit the claimant would have received, i.e., the rate for a 100 percent disablement assessment is $66 \frac{2}{3}$ of the average weekly insurable wage/income. A 50 percent assessment, for example, would pay 50 percent of that amount, and a 75 percent assessment would pay 75 percent of that amount.

A person may return to work and continue to receive Disablement Benefit.

Death Benefit

“For the loved ones left behind...”

Death Benefit is not to be confused with *Funeral Benefit*, which is a one-time cash payment. Rather, Death Benefit is identical to *Survivors' Benefit*, and is paid to the dependents of a worker who died as a result of a job-related accident or illness. The benefit is paid as a monthly pension to dependents in the following priority order: widow/widower; unmarried children; orphans; and parents.

The rate of payment for widows, widowers or parents, is 50 percent of the rate of the deceased worker's Injury Benefit entitlement. The minimum rate for dependent children is \$117.26; for orphans it is \$133.25 per month.

Funeral Benefit

“You have enough on your mind”

National Insurance pays a cash grant of \$1,600, without any contribution conditions attached, to assist with the funeral

expenses of a person who died as a result of a job-related accident or illness. This cash payment is made to whomever pays for, or is liable to pay for the funeral of the deceased worker.

PLEASE NOTE: Claims for Injury Benefit, Disablement Benefit and Medical Care must be made within six months, and claims for Funeral Benefit must be made within one year.

Other Information

Appeals

If you are not satisfied with any decision made on your claim and feel that you have grounds for a reversal, you have the right to appeal, in writing, within 21 days of the date you were notified of the decision.

The National Insurance Act

This leaflet gives basic information on Industrial benefits; for further details on this benefit and any other provision of our Social Security Programme, please refer to the National Insurance Act & Regulations.

Hotline Numbers:

325-4655 / 325-4656

Toll-free from the Family Islands:

1-242-300-1394

Website: www.nib-bahamas.com

E-mail: info@nib-bahamas.com