



**OLD AGE NON-CONTRIBUTORY
PENSION
AND
ASSISTANCE**

*ISSUED BY
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PERSONS WHO WERE ALREADY RECEIVING PENSIONS OR ASSISTANCE AT 7 OCTOBER 1974

OLD AGE PENSIONERS

From the change-over date, existing old age pensioners (regardless of their age or other circumstances) continued to receive their pension as before – except that the rate was increased to the new standard rate of \$26 a month.

INVALIDS, WIDOWS & OTHER SURVIVORS

Any person who, at the change-over date, was already receiving cash assistance from the Department of Social Services of the Ministry of Labour and National Insurance, became entitled to new rates of assistance, without any break in payment.

ASSISTANCE UNDER THE NATIONAL INSURANCE SCHEME

1. The main object of the National Insurance Scheme is to provide insured persons, and their survivors, with benefit as of right in return for the contributions paid by the insured persons and employers. There are minimum contribution conditions for benefit. For example, no one could qualify for sickness benefit before April 1975, nor can anyone get a contributory pension before about October 1977.
2. Persons who fail to qualify for benefit, either because they do not have enough contributions, or because they are not insured under the Act, may obtain assistance if their resources are limited. There are four kinds of assistance —
 - (1.) old age non-contributory pension,
 - (2.) invalidity assistance,
 - (3.) survivor's assistance; and
 - (4.) sickness assistance.
3. Anyone who after reading this leaflet considers that he may be entitled to old age non-contributory pension or assistance should apply to a local office of the National Insurance Board where he will receive further advice, and help in establishing his claim. The addresses of the Local Offices are listed on the cover of this Leaflet.

OLD AGE NON-CONTRIBUTORY PENSION

4. A pension may be awarded to a person resident in The Bahamas, aged 65 or over, who has retired from gainful occupation and who —
 - (1.) is or has been insured under the National Insurance Act,
or
 - (2.) is a citizen of the Bahamas; or
 - (3.) has been ordinarily resident in The Bahamas, as an employed or self-employed person, for at least twelve months continuously at any time during the last fifteen years.

The rate of pension depends on the resources of income and capital available to the claimant, as described in paragraphs 16 to 18.

5. A person may be treated as retired even if, after giving up regular employment, he is doing a minor or part-time job, provided his income is still within the limits of the test of resources.

HOW TO CLAIM OLD AGE NON – CONTRIBUTORY PENSION

6. The claim should be made on form B34(R), available at the National Insurance Local Office. A claim may be made in advance, up to 3 months before age 65, but no pension is payable before that age. A quick settlement of the claim will be easier if the claimant can produce an official birth certificate.

INVALIDITY ASSISTANCE

7. Invalidity assistance may be awarded to a person resident in The Bahamas, aged 16 or over, who is incapable of work because of a disease or disablement which is likely to be permanent, and which was not caused by employment injury, and who either –

- (1.) is or has been insured under the National Insurance Act; or
- (2.) is a citizen of The Bahamas; or
- (3.) has been ordinarily resident in The Bahamas as an employed or self employed person, for at least twelve months continuously at any time during the last fifteen years.

The rate of assistance depends upon the claimant's resources of income and capital, as described in paragraphs 16 to 18.

HOW TO CLAIM INVALIDITY ASSISTANCE

8. The claim should be made on form B.39(R), available at the National Insurance Local Office. A long-term award of invalidity assistance will not be made until the permanence of the incapacity has been reported on by a medical referee of the National Insurance Board. In the meantime, on receipt of medical certificates of incapacity, the Local Office may be able to make interim payments of sickness assistance.

SURVIVOR'S ASSISTANCE

9. Survivors' assistance may be awarded to a person resident in the

Bahamas, who is the survivor of someone who died otherwise than as the result of employment injury, and who has priority over other survivors.

10. First priority is given to the dependent widow, or widower (provided that he is over age 45 and a permanent invalid). Second priority is given to orphan children, if any. Third priority is given to the dependent parents of the deceased person, provided they are over age 45 (and, in the father's case, that he is a permanent invalid).
11. Survivor's assistance is awarded where the deceased person was insured under the National Insurance Act; or where either the claimant or the deceased person —
 - (1.) is, or was at death, a citizen of The Bahamas; or
 - (2.) had been ordinarily resident in The Bahamas, as an employed or self-employed person, for at least twelve months continuously at any time during the preceding fifteen years.
12. There are standard rates of assistance for orphan children, between \$9 and \$12 a week according to circumstances. For adults, the rate of assistance depends upon the resources of income and capital, as described in paragraphs 16 to 18.

HOW TO CLAIM SURVIVOR'S ASSISTANCE

13. Claim forms are available at the National Insurance Local Office form B.41(R) for an adult survivor, and form B.49 for a person who is claiming on behalf of orphan children. A quick settlement of the claim will be easier if the claimant can produce official birth and death certificates and, where necessary, marriage certificate.

SICKNESS ASSISTANCE

14. Sickness assistance may be awarded to a person over age 16 who —
 - (a) is incapable of work because of a disease or disablement not caused by employment injury; and
 - (b) was employed immediately before the incapacity began.

The rate of assistance depends upon the claimant's resources of income and capital, as described in paragraphs 16 to 18.

HOW TO CLAIM SICKNESS ASSISTANCE

15. The claim should be made on form B.39(R) or by letter, enclosing a medical certificate of incapacity for work, and should reach the National Insurance Local Office within four days after the incapacity for work began. Delay in notifying the Local Office may result in some payment being forfeited.

THE TEST OF RESOURCES

MAXIMUM RATE OF PENSION OR OTHER ASSISTANCE

16. The standard rate of assistance, or old age non-contributory pension, is \$6 a week. This may be increased by \$3 a week for each dependent child or step-child of the claimant under age 16, living in his household, up to a maximum of 4 children. The maximum rate is therefore \$6, \$9, \$12, \$15 or \$18 a week.

THE CLAIMANT'S OWN WEEKLY RESOURCES

17. The claimant's own resources of income and capital must be taken into account, and the rules are as follows:-

(1.) Disregard: completely the value of the house in which the claimant lives. Disregard the value of tolls or other assets necessary for the purpose of the claimant's occupation or employment. Disregard all charitable gifts except any regular cash grants from a charitable organisation (even these are partly disregarded – consult the National Insurance Local Office).

(2.) Income: Add up the total weekly income of the claimant and/or his wife living in the same household, less any expenses incurred in obtaining that income.

Deduct the free allowance of \$2.60 a week. What remains is the "available income resources" of the claimant (or, in a husband-and-wife household, one-half of what re-

mains).

(3.) Capital:

Add up the total capital assets of the claimant and/or his wife living in the same household, less any regular annual expenses incurred in connection with those assets.

Deduct the free allowance of \$2,600.00 and divide what remains by 52. The result is regarded as "available resources" of the claimant (or, in a husband-and-wife household, one-half of that result).

(4.) Add together: The "available resources", if any, found at (2) and (3) above.

THE RATE OF PENSION OR OTHER ASSISTANCE TO BE AWARDED

18. If the total "available resources" —

- (a) are NIL, the maximum rate of pension or assistance would be awarded, as in paragraph 16.
- (b) are less than the maximum rate as in paragraph 16, the difference would be awarded as pension or assistance.
- (c) are equal to or more than the maximum rate as in paragraph 16, no pension or assistance would be awarded.

RIGHT OF APPEAL

19. A person whose claim for old age non-contributory pension or assistance is rejected, or awarded at less than the maximum rate available, and who considers that the decision is wrong, has the right to appeal to an independent tribunal. Information on how to appeal may be obtained from the National Insurance Local Office.

If you think that you are entitled to a pension or assistance as described in this Leaflet, do not delay. Consult your National Insurance Local Office.

Full disclosure must be made of all income and capital. There are penalties for making false statements or false representations or producing or furnishing false documents or false information for the purpose of obtaining any pension or assistance, for one-self or for any other person.

CHANGE OF CIRCUMSTANCES

ANYONE WHO RECEIVES AN OLD AGE PENSION OR OTHER ASSISTANCES UNDER THE NEW SCHEME IS REQUIRED TO INFORM THE LOCAL OFFICE OF THE NATIONAL INSURANCE BOARD OF ANY CHANGE IN HIS CIRCUMSTANCES WHICH HE HAS REASON TO BELIEVE MAY AFFECT HIS RIGHT TO THE PENSION OR ASSISTANCE.

OFFICES OF THE NATIONAL INSURANCE BOARD

New Providence:	Nassau Farrington Road P.O. Box N 7508 Telephone: 2-2005 – 9
Grand Bahama:	Freeport Queen's Park P.O. Box F 2618 Telephone: 353-7222 – 3
Abaco:	Marsh Harbour
Acklins, Crooked Island and Long Cay:	Colonial Hill, Crooked Island
Andros:	Fresh Creek and Kemps Bay
Bimini:	Alice Town, Bimini
Cat Island:	The Bight c/o The Commissioner
Eleuthera, Harbour Island and Spanish Wells:	Governor's Harbour, Eleuthera National Insurance Office Telephone: 2-2132, and Harbour Island
Exuma and Ragged Island:	George Town, Exuma
Inagua and Mayaguana:	Matthew Town, Inagua
Long Island:	Deadman's Cay National Insurance Office
Rum Cay and San Salvador:	Cockburn Town, San Salvador