

When and How to Claim

If you are injured on the job, you should notify your employer, visit your medical doctor and obtain a Social Security Claim Form for Sickness/Employment Injury Benefits. Most doctors have this form at their offices. Have the form completed properly and submit it to your nearest Social Security Office within ten days (*form: Claim for Sickness and Employment Injury Benefit SB/EIB*).

Ensure that your Name, Address, Telephone Number and your Social Security Number are stated correctly.

No Injury benefit will be paid in the case of incapacity for 3 days or less. Benefit will be paid from the first day in the case of claims for 4 days and over.

Once your Employment Injury Benefit Claim form is received and your employer confirms the work-related injury/disease, your claim will be processed. Injury Benefit payments are paid weekly either by cheque or through our Direct Banking Service.

Other Important Matters

For every full week (Monday to Saturday) in which you are in receipt of Employment Injury Benefit, you are entitled to receive 'credited contributions' to enable you to qualify for future Benefits.

If your claim for Employment Injury Benefits has been disallowed, you have a right to appeal against the decision. Be sure to ask about this at the Social Security Office.

Your claim for Employment Injury Benefit will not affect any future Benefits you may become entitled to receive.

Employment Injury Benefits



"Striving for Social Justice"

Employment Injury Benefits



St. Christopher and Nevis Social Security Board

Prepared by the Social Security Office

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*St. Christopher and Nevis
Social Security Board*

What are Employment Injury Benefits?

Employment Injury Benefits are payable to an employee who is incapable of work as a result of an injury or disease related to his/her employment.

When making a claim for Employment Injury Benefits it is important that you ask your doctor to complete the Social Security medical certificate on the day that you are examined. The certificate is part of the Social Security Benefit claim form that is available at all doctors offices and hospitals.

Who is Covered?

Insured persons who are in gainful employment for an employer are covered under the Social Security Act in relation to injury or disease resulting from their duties.

Self-employed persons cannot avail themselves of Employment Injury Benefits but can claim Sickness Benefit in cases where it is claimed that their inability to work resulted from injury on the job.

If you are a person who makes voluntary contributions to the Social Security Fund, you will not be eligible to make a claim for Employment Injury Benefits during any period when voluntary contributions are being made.

Qualifying Conditions:

Any claim for Employment Injury Benefits must be certified by the Employer. There is no contribution condition for Employment Injury Benefits.

A person can qualify for Employment Injury Benefits from the very first day that he/she reports to work.

Types of Benefit

Benefits provided under the Employment Injury Branch include ***Injury Benefit, Disablement Benefit, Death Benefit, Medical Expenses*** and ***Funeral Grant***.

Injury Benefit: This benefit is payable to an insured person who is incapable of work because of an injury sustained during the course of employment or because he has developed an illness as a result of his/her job. The insured person will be paid 75% of the average weekly wages up to a maximum of 26 weeks of incapacity for work.

Disablement Benefit: This benefit is payable to an insured person who has suffered the partial or total loss of any physical or mental faculty as a result of a job-related accident or disease. The benefit is payable for life if the loss of faculty is permanent and in cases of temporary disablement up to a maximum of 365 weeks. The maximum rate of Disablement Benefit based on total disability is 75% of the average weekly wages.

Death Benefit: This benefit is payable to certain dependants of an insured person who died as a result of an accident on the job or as a result of a job-related prescribed disease. Dependants who may qualify include widow, widower, children, a parent or both parents.

Medical Expenses: This benefit is payable to an insured person who is injured or who contracts a prescribed disease in connection with his/her work and who needs medical care because of the injury or disease. **REASONABLE** expenses may be reimbursed for doctors' fees, medication, hospitalization, traveling and constant care and other specified costs incurred as a result of the injury or disease.

Funeral Grant: The Funeral Grant is payable to the person who has met or who has undertaken to meet the cost of the funeral of the deceased insured person. The Funeral Grant in the case of death resulting from employment related causes is a lump sum payment up to a maximum of \$4,000.

Circumstances which may affect Benefit

If you return to work before the end of your leave, both you and your employer should contact the Social Security Board immediately.

As an insured person, you shall be disqualified from receiving Employment Injury Benefits for such period as the Director may decide:

- If you have become incapable of work as a result of your own misconduct.
- If you fail without good cause to comply with a notice in writing by the Director requiring you to attend a medical or other examination
- If you fail without good cause to refrain from behaviour that would prevent you from recovering or to answer any reasonable enquiries by an officer of the Board directed to ascertain whether you are doing so
- If you engage in work for which wages are (or would be) payable during any period for which you are receiving benefit
- If you are out of the Federation during the benefit period without being referred by a medical practitioner