

## When and How to Claim

Once you become ill, you should inform your employer, visit your medical doctor and obtain a Social Security Sickness Benefit Claim form. Most doctors have this form at their offices. Have the form completed properly and submit it to your nearest Social Security Office. (form: *Claim for Sickness and Injury Benefit SB/EIB*)

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

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

Once your Sickness Benefit Claim form is received and it is completed properly, your claim will be processed. Sickness 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 Sickness Benefit, you are entitled to receive 'credited contributions' to enable you to qualify for future Benefits.

If your claim for Sickness Benefit 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 Sickness Benefit will not affect any future Benefits you may become entitled to receive.

## Sickness Benefit



*"Striving for Social Justice"*

# Sickness Benefit



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 is Sickness Benefit?

Sickness Benefit is a compensation to you for loss of earnings in a case where you are unable to work as a result of sickness.

While you are temporarily incapable of work, you may be entitled to claim this Benefit from Social Security.

When making a claim for Sickness Benefit 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?

If you are between the ages of 16 and 62 years and you are in gainful employment, you are covered as an insured person under the Social Security Act.

Whether you are an employee working for an employer or a self-employed person, you are eligible to make a claim for Sickness Benefit once the qualifying conditions have been met.

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

## Qualifying Conditions:

Your eligibility to claim Sickness Benefit depends on whether or not you are working at the time you make a claim for the Benefit.

In order to receive this Benefit you must have paid at least 26 contributions into Social Security; and at least 8 contributions in the 13 weeks prior to your illness. You must also have been in employment up to the time of becoming incapable of work.

## Duration of Benefit

Once you remain incapacitated you will be entitled to receive Sickness Benefit for up to a maximum of 26 weeks in a continuous period.

In determining the length of your period of illness, any periods separated by not more than 8 weeks will be treated as continuous. If your illness goes beyond the 26 week maximum, you may be entitled to claim Invalidity Benefit.

## Rate of Benefit

Your Benefit will be calculated at 65% of your average weekly wages (subject to the maximum insurable earnings) for any period of incapacity up to a maximum of 26 weeks.

## Circumstances which may affect Benefit:

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

You, as an insured person, receiving Sickness Benefit shall be disqualified from receiving such Benefit 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