

Belize

Exchange rate: US\$1.00 =
2.00 Belize dollars (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1979 (social security), with 2003 amendment (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons, including certain public-sector employees, and self-employed persons aged 19 to 60.

Voluntary coverage (old-age benefits, survivor benefits, and the funeral grant only) for residents of Belize younger than age 65 who cease to be employed, have paid at least 150 contributions as an employee, and have not previously received an old-age or disability pension.

Exclusions: Casual workers, persons employed for less than eight hours a week, military personnel, employees aged 65 or older, and old-age pensioners aged 60 to 64 who return to work.

Special complementary systems for most civil servants, teachers, and certain other public-sector employees.

Social assistance: Needy resident citizens of Belize, and permanent residents of Belize who were receiving the old-age social pension before January 12, 2019.

Source of Funds

Insured person

Social insurance: Weekly contributions vary based on 11 wage classes:

- B\$0.88 if weekly earnings are less than B\$70,
- B\$1.43 if B\$70 to B\$109.99,
- B\$2.07 if B\$110 to B\$139.99,
- B\$3.35 if B\$140 to B\$179.99,
- B\$5.05 if B\$180 to B\$219.99,
- B\$6.75 if B\$220 to B\$259.99,
- B\$8.45 if B\$260 to B\$299.99,
- B\$10.15 if B\$300 to B\$339.99
- B\$11.89 if B\$340 to B\$379.99,
- B\$13.73 if B\$380 to B\$419.99, or
- B\$15.68 if B\$420 or greater.

The maximum weekly earnings used to calculate contributions are B\$420 (increasing to B\$480 on January 6, 2020 and to B\$520 on January 4, 2021).

The total contribution rate (employee and employer) is 8.5% (increasing to 9% on January 6, 2020 and to 10% on January 4, 2021).

The insured person's contributions also finance cash sickness and maternity benefits, and work injury benefits.

Contributions are paid monthly.

Voluntarily insured persons pay weekly contributions of B\$1.76 to B\$10.24 for old-age benefits, survivor benefits, and the funeral grant. Contributions are based on the best three years of contributions previously paid.

Old-age pensioners aged 60 to 64 who resume employment and employees aged 65 or older do not pay any contributions.

Social assistance: None.

Self-employed person

Social insurance: 7% of weekly declared income.

The minimum weekly earnings used to calculate contributions are B\$55.

The maximum monthly earnings used to calculate contributions are B\$320.

The self-employed person's contributions also finance cash sickness and maternity benefits, and work injury benefits.

Social assistance: None.

Employer

Social insurance: Weekly contributions vary based on 11 wage classes:

- B\$3.80 if weekly earnings are less than B\$70,
- B\$6.22 if B\$70 to B\$109.99,
- B\$8.98 if B\$110 to B\$139.99,
- B\$10.25 if B\$140 to B\$179.99,
- B\$11.95 if B\$180 to B\$219.99,
- B\$13.65 if B\$220 to B\$259.99,
- B\$15.35 if B\$260 to B\$299.99,
- B\$17.05 if B\$300 to B\$339.99
- B\$11.89 if B\$340 to B\$379.99,
- B\$13.73 if B\$380 to B\$419.99, or
- B\$15.68 if B\$420 or greater.

The maximum weekly earnings used to calculate contributions are B\$420 (increasing to B\$480 on January 6, 2020 and to B\$520 on January 4, 2021).

The total contribution rate (employee and employer) is 8.5% (increasing to 9% on January 6, 2020 and to 10% on January 4, 2021).

The employer's contributions also finance cash sickness and maternity benefits, and work injury benefits.

Employers pay a flat-rate weekly contribution of B\$2.60 for old-age pensioners aged 60 to 64 who resume employment and employees aged 65 or older. (The contribution finances work injury benefits only.)

Contributions are paid monthly.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Retirement Pension, social insurance): Age 65 with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, and temporary or permanent total (100%) disability work injury benefits.

Employment may continue.

Early pension: Age 60 with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Employment must cease until age 65.

Old-age grant (Retirement Grant, social insurance): Age 60 with at least 26 weeks of paid contributions but does not meet the contribution requirements for a social insurance old-age pension.

Old-age social pension (Non Contributory Pension Program [NCP], social assistance, means tested): Age 67 (men) or age 65 (women) and assessed as needy. Since January 2019, only one member of a family can receive the pension. (Beneficiaries who were receiving an old-age social pension before this date will continue to receive their benefits.)

Disability pension (Invalidity Pension, social insurance): Must be younger than age 60; be assessed with a permanent incapacity for work; and have at least 150 weeks of paid contributions since 1981, at least 250 weeks of paid or credited contributions in the five consecutive years before the year in which the disability began, or at least five weeks of paid or credited contributions in the 13 weeks immediately before the week in which the disability began.

Contributions are credited for each complete contributory week the insured received sickness, maternity, and temporary or permanent total (100%) disability work injury benefits.

A medical board assesses the degree of disability.

Disability grant (Invalidity Grant, social insurance):

Must be younger than age 60, be assessed with a disability that has lasted at least 26 consecutive weeks, and have at least 26 weeks of paid contributions but not meet the contribution requirements for the disability pension.

A medical board assesses the degree of disability.

Survivor pension (social insurance): The deceased received or was entitled to receive a social insurance old-age or disability pension at the time of death.

Eligible survivors include a widow aged 50 or older (at any age if assessed with a disability) or a disabled dependent widower who was married to the deceased for at least three years; a pregnant widow or widow caring for the deceased's child(ren); a partner who lived with the deceased for at least five consecutive years; orphans younger than age 18 (age 21 if a full-time student; no limit if disabled); and, if there are no other survivors, dependent parents aged 55 or older.

Survivor grant (social insurance): The deceased had at least 26 weeks of paid contributions but did not meet the contribution requirements for a social insurance old-age or disability pension.

Eligible survivors include a widow aged 50 or older (at any age if assessed with a disability) or a disabled dependent widower who was married to the insured for at least three years; a pregnant widow or a widow caring for the deceased's child(ren); a partner who lived with the deceased for at least five consecutive years; orphans younger than age 16 (age 21 if a full-time student; no limit if disabled); and, if there are no other survivors, dependent parents aged 55 or older.

Funeral grant (social insurance): The deceased had at least 50 weeks of paid contributions; at least 150 weeks of paid contributions for the funeral of a spouse or dependent child younger than age 18 (age 21 if a full-time student).

Old-Age Benefits

Old-age pension (Retirement Pension, social insurance): The pension is 30% of the insured's average weekly covered earnings plus 2% of average weekly covered earnings for every 50 weeks of contributions exceeding 500 weeks, up to 750 weeks, and 1% for every 50 weeks of contributions exceeding 750 weeks.

Average weekly covered earnings are based on the insured's best three years of earnings.

Early pension: Calculated in the same way as the old-age pension. The pension is suspended if the insured returns to work before age 65.

The maximum weekly earnings used to calculate benefits are B\$440 (increasing to B\$480 on January 6, 2020, and to B\$520 on January 4, 2021).

The minimum weekly old-age pension is B\$47.

The maximum weekly old-age pension 60% of the insured's average weekly covered earnings.

Schedule of payments: The pension is paid every four weeks.

Old-age grant (Retirement Grant, social insurance): A lump sum of six times the insured's average weekly covered earnings or 2.5 times the insured's total covered earnings divided by the number of weeks of contributions, whichever is greater, is paid for every 50 weeks of paid or credited contributions.

Average weekly covered earnings are based on the insured's best three years of earnings.

The minimum old-age grant is B\$800.

Old-age social pension (Non Contributory Pension Program [NCP], social assistance, means tested): B\$100 a month is paid.

Permanent Disability Benefits

Disability pension (Invalidity Pension, social insurance): With at least 500 weeks of contributions, 30% of the insured's average weekly covered earnings plus 2% of average weekly covered earnings for every 50 weeks of contributions exceeding 500 weeks, up to 750 weeks, and 1% for every 50 weeks of contributions exceeding 750 weeks is paid. With less than 500 weeks of contributions, 25% of the insured's average weekly earnings is paid.

Average weekly covered earnings are based on the insured's best three years of earnings.

The maximum weekly earnings used to calculate benefits are B\$440 (increasing to B\$480 on January 6, 2020, and to B\$520 on January 4, 2021).

The minimum weekly disability pension is B\$47.

The maximum weekly disability pension is 60% of the insured's average weekly covered earnings.

Schedule of payments: The pension is paid every four weeks.

Disability grant (Invalidity Grant, social insurance): A lump sum of six times the insured's average weekly covered earnings or 2.5 times the insured's total covered earnings divided by the number of weeks of contributions, whichever is greater, is paid for every 50 weeks of paid or credited contributions.

Average weekly covered earnings are based on the insured's best three years of earnings.

The minimum disability grant is B\$800.

Survivor Benefits

Survivor pension (social insurance)

Spouse's pension: 66.7% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to an eligible widow(er).

Orphan's pension: 25% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 40% to an orphan with a disability.

Dependent parent's pension: 40% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to an eligible dependent parent.

The minimum weekly survivor pension is B\$47 and is split among eligible survivors.

The maximum combined survivor benefit is 100% of the pension the deceased received or was entitled to receive.

Schedule of payments: Survivor pensions are paid every four weeks.

Survivor grant (social insurance): A lump sum of six times the deceased's average weekly covered earnings or 2.5 times the deceased's total covered earnings divided by the number of weeks of contributions, whichever is greater, is paid for every 50 weeks of paid or credited contributions.

Average weekly covered earnings are based on the deceased's best three years of earnings.

The minimum survivor grant is B\$800.

Survivor benefits may be paid in addition to old-age or disability benefits.

Funeral grant (social insurance): B\$1,500 is paid for the insured's death; B\$1,000 on the death of a spouse; and B\$500 on the death of a dependent child.

Administrative Organization

Ministry of Finance (<https://www.mof.gov.bz/>) provides general supervision.

Social Security Board (<https://www.socialsecurity.org.bz/>) administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current law: 1979 (social security).

Type of program: Social insurance (cash benefits only) system.

Note: A 2012 amendment introduced national health insurance. The program was piloted but has not yet been fully implemented.

Coverage

Employed persons, including certain public-sector employees and self-employed persons aged 19 to 60.

Exclusions: Casual workers, persons employed for less than eight hours a week, and military personnel.

Special system for most civil servants.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit: Must be aged 14 to 64, be currently employed, and have at least 50 weeks of contributions, including at least five weeks of contributions in the 13 weeks before the incapacity began. Must provide a medical certificate.

Cash maternity benefit (Maternity Allowance): Must be aged 14 to 64; have at least 50 weeks of paid contributions; and have at least 25 weeks of paid or credited contributions in the 39 weeks before the seven weeks preceding the expected date of child birth or before the date the claim is made (whichever is later), including at least 20 weeks of paid contributions.

Maternity grant: Paid to an insured woman or to an insured man for his wife or common-law wife. The insured must be aged 14 to 64 and have at least 50 weeks of paid contributions, including at least 25 weeks in the 50 weeks before the expected date of childbirth. Only one grant is paid.

Sickness and Maternity Benefits

Sickness benefit: 80% of the insured's average weekly covered earnings in the 13 weeks before the incapacity began is paid from the first day of incapacity for up to 156 days; thereafter, 60% of average weekly covered earnings is paid for an additional 78 days. After 234 days, a disability pension may be paid at the discretion of a medical board.

The maximum weekly earnings used to calculate benefits are B\$440 (increasing to B\$480 on January 6, 2020, and to B\$520 on January 4, 2021).

The minimum weekly sickness benefit is B\$44.00 for the first 156 days, and B\$33 for the remaining 78 days.

Schedule of payments: The benefit is paid weekly.

Maternity benefit (Maternity Allowance): 80% of the insured's average weekly covered earnings in the 39 weeks before the start of the benefit is paid for up to 14 weeks, beginning seven weeks before the expected date of childbirth or the day on which the benefit was claimed. The benefit is paid in two equal parts: one for the period before childbirth, one for the period after childbirth.

The maximum weekly earnings used to calculate benefits are B\$440 (increasing to B\$480 on January 6, 2020, and to B\$520 on January 4, 2021).

The minimum weekly maternity benefit is B\$44.00.

Maternity grant: A lump sum of B\$300 is paid for each child.

Workers' Medical Benefits

Subsidized medical benefits may be provided through government hospitals and clinics.

Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Finance (<https://www.mof.gov.bz/>) provides general supervision of cash benefits.

Social Security Board (<http://www.socialsecurity.org.bz/>) administers the cash benefits and collects contributions.

Ministry of Health (<http://health.gov.bz/>) provides general supervision and delivers medical services through four administrative regions.

Work Injury

Regulatory Framework

First and current law: 1979 (social security).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees, including old-age pensioners who return to work, and self-employed persons aged 19 to 60.

Exclusions: Casual workers, persons employed for less than eight hours a week, and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Occupational diseases are specified by law. There is

no minimum qualifying period. The accident must occur during the course of employment.

Temporary Disability Benefits

Temporary disability benefit (Employment Injury Benefit): 80% of the insured's average weekly covered earnings in the four weeks before the disability began is paid from the first day of incapacity for up to 156 days; thereafter, 60% of average weekly covered earnings may be paid for up to an additional 91 days (Provisional Disablement Benefit).

The minimum weekly earnings used to calculate benefits are B\$55.

The maximum weekly earnings used to calculate benefits are B\$440 (increasing to B\$480 on January 6, 2020, and to B\$520 on January 4, 2021).

Schedule of payments: The temporary disability benefit is paid weekly.

Permanent Disability Benefits

Permanent disability pension (Disablement Pension): For an assessed degree of disability of at least 25%, 60% of the insured's average weekly covered earnings in the four weeks before the disability began multiplied by the assessed degree of disability is paid.

The minimum weekly permanent disability pension is B\$47.

Constant-attendance allowance: 25% of the permanent disability pension is paid if the insured is assessed with a total (100%) disability and requires the constant attendance of others to perform daily functions.

A medical board assesses and periodically reviews the degree of disability.

Schedule of payments: The pension is paid every four weeks.

Disability grant (Disablement Grant): For an assessed degree of disability of less than 25%, a lump sum of the insured's average weekly covered earnings in the four weeks before the disability began multiplied by the assessed degree of disability multiplied by 260 is paid.

A medical board assesses the degree of disability.

Workers' Medical Benefits

The Social Security Board covers the cost of medical care, including rehabilitation and treatment abroad if recommended by a medical doctor.

Survivor Benefits

Survivor pension

Spouse's pension: 66.7% of the permanent disability pension the deceased received or was entitled to receive is paid to an eligible widow(er).

Eligible widow(er)s include a widow aged 50 or older (at any age if assessed with a disability) or a disabled dependent widower who was married to the deceased for at least three years; a pregnant widow, or a widow caring for the deceased's children.

A limited pension may be paid to a widow for up to 52 weeks if she does not qualify for a spouse's pension.

The spouse's pension ceases upon remarriage.

Orphan's pension: 25% of the permanent disability pension the deceased received or was entitled to receive is paid to each orphan up to age 18 (age 21 if a full-time student); 40% if disabled.

Dependent parent's pension: If there are no other eligible survivors, 40% of the pension the deceased received or was entitled to receive is paid to dependent parents aged 55 or older.

The minimum weekly survivor pension is B\$47 and is split among the eligible survivors.

The maximum combined survivor pension is 60% of the deceased's average covered earnings in the four weeks before the date of the work injury resulting in the insured's death.

Schedule of payments: Survivor pensions are paid every four weeks.

Funeral grant: A lump sum of B\$1,500 is paid.

Administrative Organization

Ministry of Finance (<https://www.mof.gov.bz/>) provides general supervision.

Social Security Board (<https://www.socialsecurity.org.bz/>) administers the program and collects contributions.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The Labour Act, as amended in 2011, requires employers to provide severance pay to employees with at least 12 months of continuous service. With five to 10 years of service, severance is paid for termination of employment, retirement after age 60, or medical reasons; with more than 10 years, in case of termination for reasons other than dismissal, for abandonment of service for a justifiable cause, completion of a finite contract, retirement after age 60, or for medical reasons.

The payment amount depends on the number of years of service: with five to 10 years of service, a lump sum of one week of the employee's last wage is paid for each year of service; with more than 10 years of service, two weeks of the last wage is paid for each year of service.