

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).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons, including public-sector workers, and self-employed persons.

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.

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.

Social assistance: Needy citizens and permanent residents of Belize.

Source of Funds

Insured person

Social insurance: Weekly contributions vary according to eight wage classes:

- B\$0.83 if weekly earnings are less than B\$70,
- B\$1.35 if B\$70 to B\$109.99,
- B\$1.95 if B\$110 to B\$139.99,
- B\$3.15 if B\$140 to B\$179.99,
- B\$4.75 if B\$180 to B\$219.99,
- B\$6.35 if B\$220 to B\$259.99,
- B\$7.95 if B\$260 to B\$299.99, and
- B\$9.55 if B\$300 or greater.

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

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.

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 sickness, maternity, and work injury benefits.

Social assistance: None.

Employer

Social insurance: Weekly contributions vary according to eight wage classes:

- B\$3.57 if weekly earnings are less than B\$70,
- B\$5.85 if B\$70 to B\$109.99,
- B\$8.45 if B\$110 to B\$139.99,
- B\$9.65 if B\$140 to B\$179.99,
- B\$11.25 if B\$180 to B\$219.99,
- B\$12.85 if B\$220 to B\$259.99,
- B\$14.45 if B\$260 to B\$299.99, and
- B\$16.05 if B\$300 or greater.

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

B\$2.60 of employer contributions finances work injury benefits for all wage classes of old-age pensioners aged 60 to 64 who return to work and employees aged 65 or older.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age 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, disability, temporary work injury benefits, or permanent total (100%) disability work injury benefits.

Retirement is not necessary.

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 (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.

Noncontributory old-age pension (social assistance, means tested): Age 67 (men) or age 65 (women) and assessed as needy.

Disability pension (social insurance): Must be younger than age 60, be incapable of work, and have at least 150 weeks of paid contributions since 1981, at least 110 weeks of paid or credited contributions in the five consecutive years before the year in which the disability began, and at least five weeks of paid or credited contributions in the 13 weeks immediately before the week in which the disability began.

A medical board assesses the degree of disability.

Disability grant (social insurance): Must be younger than age 60, be incapable of work, and have at least 26 weeks of paid contributions but not meet the contribution requirements for a 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 who was married to the insured for at least three years and is pregnant with or caring for the deceased's child(ren), is aged 50 or older, or is disabled; a widower who was dependent on the deceased for at least three years; a partner who lived with the deceased for at least five consecutive years; children 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.

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 who was married to the insured for at least three years and is pregnant with or caring for the deceased's child(ren), is aged 50 or older, or is disabled; a widower who was dependent on the deceased for at least three years; a partner who lived with the deceased for at least five consecutive years; children 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 16 (age 21 if a full-time student).

Old-Age Benefits

Old-age pension (social insurance): The pension is 30% of the insured's average weekly covered earnings plus 2% of average weekly covered earnings for each 50-week period of contributions exceeding 500 weeks up to 750 weeks plus 1% of average weekly covered earnings

for every 50-week period of contributions exceeding 750 weeks, up to 60%.

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 minimum weekly pension is B\$49.35.

The maximum weekly pension is B\$201.60.

The pension is paid every four weeks.

Old-age grant (social insurance): A lump sum is paid of six times the insured's average weekly covered earnings multiplied by the number of 50-week contribution periods, or 2.5 times the sum of the insured's weekly covered earnings divided by the number of weeks of contributions and multiplied by the number of 50-week contribution periods, whichever is greater.

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

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

Noncontributory old-age pension (social assistance, means tested): B\$100 a month is paid.

Permanent Disability Benefits

Disability pension (social insurance): 30% of the insured's average weekly covered earnings is paid with at least 500 weeks of contributions; 25% with less than 500 weeks of contributions.

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

The minimum weekly pension is B\$49.35.

The maximum weekly pension is B\$201.60.

The pension is paid every four weeks.

Disability grant (social insurance): A lump sum is paid of six times the insured's average weekly covered earnings multiplied by the number of 50-week contribution periods, or 2.5 times the sum of the insured's weekly covered earnings divided by the number of weeks of contributions and multiplied by the number of 50-week contribution periods, whichever is greater.

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 child; 40% if disabled.

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\$49.35 and is split among eligible survivors.

Survivor pensions are paid every four weeks.

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

Survivor grant (social insurance): A lump sum is paid of six times the sum of the deceased's average weekly covered earnings multiplied by the number of 50-week contribution periods, or 2.5 times the sum of weekly covered earnings divided by the number of weeks of contributions and multiplied by the number of 50-week contribution periods, whichever is greater.

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 public-sector workers, and self-employed persons.

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

Qualifying Conditions

Cash sickness benefit: Must be currently employed with at least 50 weeks of contributions, including at least five of the 13 weeks before the incapacity began.

Cash maternity benefit: Must have at least 50 weeks of paid contributions and at least 25 weeks of paid or credited contributions of which 20 must be paid in the 39 weeks immediately before the day on which the benefit is to begin.

Maternity grant: Must have at least 50 weeks of paid contributions, including at least 25 weeks in the 50 weeks before the expected date of childbirth. The grant is paid to an insured woman or to an insured man for his wife or common-law wife.

Sickness and Maternity Benefits

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

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

The maximum weekly benefit is B\$256.00 for the first 156 days, and B\$192 for the remaining 78 days.

Maternity benefit: 80% of the insured's average weekly covered earnings 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 minimum weekly benefit is B\$44.00.

The maximum weekly benefit is B\$256.00.

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

Medical 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 program 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

Employed persons, including public-sector workers, self-employed persons, and old-age pensioners who return to work.

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

Qualifying Conditions

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

Temporary Disability Benefits

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, the benefit may be extended and paid at 60% of average weekly covered earnings for up to 91 days. The benefit is paid weekly.

The minimum weekly benefit for the first 156 days is B\$44.00; for the remaining 91 days, B\$33.00.

The maximum weekly benefit for the first 156 days is B\$256.00; for the remaining 91 days, B\$192.00.

Permanent Disability Benefits

Permanent disability pension: 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 pension is B\$49.35.

The pension is paid every four weeks.

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

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

Disability 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

Benefits include full 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 who was married to the deceased for at least three years and is pregnant with or caring for the deceased's children, is aged 50 or older, or was totally dependent on the deceased; or a dependent or disabled widower.

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 child up to age 16 (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 pension is B\$47 and is split among the eligible survivors.

Belize

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

Survivor pensions are paid every four weeks.

Funeral grant: B\$1,500 is paid when the insured dies.

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 social insurance statutory benefits are provided.

The Labour Act, as amended in 2011, requires employers to provide severance pay. With one to five years of service,

severance is paid for termination of employment, retirement after age 60, or for 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 benefit 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 for each year of service.