



AN EMPLOYER'S GUIDE TO NIS

*"Making Business with the NIBTT
as easy as 123..."*



The National Insurance Board
of Trinidad and Tobago

More than Just a Pension Provider

www.nibtt.net

Foreword

This booklet gives general guidance to employers on the requirements of the National Insurance Act as amended and must not be treated as an authoritative statement of the Law on any particular case. The National Insurance Act and its amendments are available from the Government Printery, Victoria Avenue, Port of Spain. Additional Information is also available on our website at www.nibtt.co.tt.

General Note: -

Wherever the word 'employee' appears in the booklet, it refers to a person in receipt of earnings in respect of insurable employment including domestics and casual agricultural workers or a paid or unpaid apprentice.

NIBTT refers to the National Insurance Board of Trinidad and Tobago

This booklet provides information on the following key areas:-

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Under the National Insurance Act, Chapter 32:01 as amended, all employers, their employees and unpaid apprentices, *except those exempted under section 29:01 and 29:02 of the Act, Article 3 of the CARICOM Reciprocal Agreement and Article III to VI of the Canada Reciprocal Agreement*, must register with the NIBTT.

Employers are required by Law to pay contributions on behalf of all employees and unpaid apprentices and submit statements of contributions due and paid for all employed persons

What are Your Obligations as an Employer

Employers have obligations under the act, some of which carry penalties and fines for non-compliance. Your obligations are: -

- To register as an employer within 14 days of hiring your first employee
- Where the employee did not provide you with a National Insurance Number within 7 days of employment you are required to register such employee and unpaid apprentice within 14 days of hiring him or her.

Employers who fail to register themselves as employers or their employees, including unpaid apprentices, domestic workers and/or casual agricultural workers within the specified time frames are liable on summary conviction to a fine of \$5,000.00.

- *To inform your employees within 21 days of hiring them whether or not you have registered them or not.*
- To prepare accurate pay records *in the appropriate format.*
- To make appropriate National Insurance deductions from each of your employees earnings at the time that payment of such earnings is made. *Where the employee's portion of the contribution is not deducted at the time that the earnings are paid the employer is fully responsible for the combined contribution (employer*

& employee).

- To remit the combined contribution to the NIBTT Service Centre on or before the last day of the month.
- Ensure that the correct information relating to the contributions being paid *and the employees to whom it relate* are remitted to the NIBTT at the time that such contributions are being paid.
- To complete the employer section on all forms relating to insured persons in your employ.
- To provide insured persons, whose employment has been terminated, with a Termination Certificate that indicates the contributions paid to the NIBTT on their behalf.
- To inform the NIBTT immediately if any of the following are changed: -
 - A) The business address.
 - B) The name or nature of the business.
 - C) The owners or directors of the business.
- To inform the NIBTT immediately of the intended date of closure of the business and return the National Insurance Certificate of Registration

Use of National Insurance Forms

Whenever you perform National Insurance functions under the National Insurance Act or Regulations, you must accurately complete the specific National Insurance forms that are designed so that you can give all the information required.

All of these forms are available **FREE** of charge at any **National Insurance Service Centre** or are **downloadable on line** at www.nibtt.net.

A list of the more frequently used forms is printed at *Appendix I at the end of this booklet.*

Registration

What is Registration

Registration is the process by which the NIBTT records specific data in respect of Employers and Employees and issues a unique Registration Number, which positively identifies one entity from another or one insured person from another.

Why Register

The registration process is the foundation of the service we provide. In addition to being a legal requirement, the registration process enables the NIBTT to expeditiously determine applications for benefit because it can:

1. Establish and maintain a sound and accurate database of all employers and insured persons.
2. Properly identify one entity or insured person from another.
3. Maintain accurate and complete contribution records on each insured person.

Registration of Employer

Who Must Be Registered?

- Every employer of persons who earn \$120 or more per week
- With effect from 7th January, 2008 domestics and casual agricultural workers are considered employees and their employers have the same obligations under the Act.

Who May Not Be Registered?

An employer whose employees work for less than \$120.00 per week.

Please note *With effect from January 7th 2008, the Board may reject or revoke the registration of any person or entity applying for registration as an employer where the registration is as a result of fraud, misrepresentation, or mistake.*

How to Apply For Registration as an Employer

The employer must complete the Form N.I. 1 Application to Register as an Employer. All fields should be completed. However, the registration may be effected if the following mandatory fields are completed.

- Name of Business or Company
- Address of Business or Company
- Mailing address
- Name, Title and Home Address of Owners/Partners/Directors, and Date of Ownership
- Address where pay records are kept
- Address where personnel records are kept
- Nature of Business
- Number of Employees/Unpaid Apprentices
- Date Business Started
- Date of hiring first employee
- Authorised Signature/Designation and Date of Application

Employer registration is only effected after the application is verified by an Authorised Officer of the Board.

A Certificate of Registration is issued in the name of the person/business/company immediately following registration.

Upon Approval of the Application: -

The employer is provided with a package, which includes:

- a. Certificate of Registration
- b. An Employer's Guide to National Insurance
- c. Copies of the Forms NI 4, N.I. 184 and NI 187 (See Appendix I)

Registration of Employed Persons

Who Must Be Registered?

With effect from January 7th 2008: -

1. Any employee who earns \$120.00 or more per week. This includes a married woman employed by her husband. The contract of employment may be written or oral, expressed or implied. The apprenticeship may be paid or unpaid.
2. Anyone employed in a professional capacity on a full-time basis, for which a salary is paid. This includes a Doctor at a hospital, a Priest, Pastor or Nun etc who receive a salary of \$120.00 per week or more).
3. Anyone employed as a share fisherman or taxi driver or travelling salesman etc where a contract allows for payment to be made on a share of earnings or profits.
4. Anyone employed temporarily with a firm, business organization, government department or statutory body (e.g. student during vacation period, seasonal employment - Carnival).
5. Persons paid based on commissions on sales eg. Insurance agents or car salesmen who work on a full time basis and are paid by commission on sales.
6. Foreign employees engaged in work in Trinidad & Tobago on a contract basis, or on work permits.

Who May Not Register?

1. Persons who are employed on/after 7th January, 2008 and who earns less than one hundred and twenty dollars (\$120.00) per week.
2. A person who is not a citizen of Trinidad and Tobago and who is exempted from Social Security Legislation by virtue of International Conventions governing Diplomatic and Consular Relations.
3. A person employed by an International Organization of which Trinidad and Tobago is a member and who is covered by a Social Security System operated by that Organization.
4. A person who has been granted exemption under the terms of a

reciprocal social security agreement between that country and Trinidad and Tobago.

Eligibility for coverage

To be eligible for coverage you must be working for \$120.00 or more per week. However, a person who is employed at January 6th 2008 and continues in such employment on and after January 7th 2008, and earns less than \$120.00 per week, shall be regarded as an employed person or insured person.

Such persons shall be placed in Class I on January 7th 2008, and shall continue to receive National Insurance Coverage.

How To Apply For Registration of Employees

1. The unregistered employee or unpaid apprentice is required to provide his employer with all personal particulars necessary for proper Registration. The Form N.I. 4 - Application to Register as an Employed Person **must be completed within seven (7) days of employment.**
2. All fields on the Form N.I. 4 Application to Register as an Employed Person should be completed. However, Registration can be effected, if the mandatory fields are completed.

These mandatory Fields are:

- a. Surname
- b. First Name
- c. Date of Birth
- d. Place of Birth
- e. Sex
- f. Home Address
- g. Father's Name
- h. Mother's Maiden Name
- i. Marital Status
- j. Name and Address of Employer
- k. Application Date
- l. Signature (if person is no longer

employed, NI4 will be accepted without signature)

- m. Registration number shown on any one of the following;
 - i. Identification Card.
 - ii. Driver's Permit.
 - iii. Passport

Where the employee ceases work prior to completion of the Form NI4, the employer will: -

- i. Complete the Form NI 4 from his personnel records. Please state this at the top of the Form.
- iii. Submit to the Service Centre for processing.

Upon being satisfied that the application for Registration of an employee or unpaid apprentice is in order the NIBTT shall deliver to the employer a N.I. Registration Card for delivery to the employee and or unpaid apprentice and the Registration Number of each employee, or unpaid apprentice, to be retained and used by the employer in doing business with the Board.

Obligations Of Employees/Unpaid Apprentices

1. Where an employee or unpaid apprentice is previously registered with the NIBTT, he must provide his employer with his NI No. within 7 days of employment.

Where the employee or unpaid apprentice is not registered with the NIBTT, he must provide his employer with all personal particulars necessary for the proper completion of the registration form within 7 days of employment. ***The employee shall be responsible for the correctness of the particulars inserted on the application form.***

2. Where the employer fails to register the employee or unpaid apprentice within 21 days of employment and informs the employee or unpaid apprentice accordingly, the employee must apply to the NIBTT for registration within 28 days of employment.

An employee or unpaid apprentice who fails to provide the employer with complete and correct information needed for registration or, who fails to apply for registration within 28 days of employment will be liable on summary conviction to a fine of \$500.00.

National Insurance Registration Cards

A National Insurance Registration Card will be issued to the following insured persons:-

1. New Registrant - a person for whom registration has been completed.
2. Registration Update - a person for whom a registration update has been completed.
3. Replacement Card Applicant - a person who has lost or damaged his card. *There is a \$10.00 fee for replacing a National Insurance Registration Card.*
4. Where the insured person has not been issued with a National Insurance Registration Card or where changes have been effected, a National Insurance Registration Card will be issued to the insured person at no cost.

The N.I. Registration Card contains the following information:

- a) Name
- b) National Insurance Number
- c) Date of birth.

Ceasing To Be In Business

An employer who ceases to be in business, must, within one month, inform the NIBTT and return the Certificate of Registration and all other documents required to be kept in accordance with Contribution Regulation 5 (1) to the NIBTT.

In the case of death or being declared bankrupt, your personal representative or trustee in bankruptcy must inform the NIBTT and return the Certificate of Registration within one month of death or bankruptcy.

In the case of a body corporate, its Secretary shall inform the NIBTT when the name is removed from the Register of Companies under the provisions of the Companies Act, and return the Certificate of Registration to the NIBTT within one month. In the case of an unincorporated association of persons, the secretary or former partners must inform the NIBTT and return the Certificate of Registration within one month of the removal of the name of the body corporate from the register of companies or the dissolution of the partnership as the case may be.

Earnings

What Are Earnings?

For National Insurance purposes, earnings include more than the basic wage or salary. Earnings also include: -

- *Acting allowances,*
- *Overtime payments,*
- *Stipends*
- *Housing Allowance*
- *Cost of living Allowance*
- *Commission on sales,*
- *Production or efficiency bonuses,*
- *Danger or dirt money,*
- *Payments for standby duty,*
- *Allowances for dependents*

Therefore these should all be included in determining the earnings class of the employee for the particular pay period.

What Are Not Earnings

The following payments should not be treated as earnings:

1. Pensions for past services,
2. Severance benefits,
3. Payments under private health insurance plans,
4. Dividends from investments.

Contributions

Payment of National Insurance Contributions

The payment of National Insurance contributions is compulsory for employees and unpaid apprentices who are registered or eligible to be registered under the system.

What Are Contributions?

Contributions are: -

- 1) weekly payments fixed in relation to the wages/salaries of the insured person.
- 2) structured into 16 earnings classes.

With effect from January 7th 2008, Contribution Rates have been increased from 9.9 percent to 10.5 percent of the assumed average weekly earnings as shown in Table A1 on page 26. The rates will further increase over the next two years: -

- from 10.5 to 10.8% from January 4th 2010 as shown in Table A2 on page 27
- from 10.8 to 11.4% from January 2nd 2012 as shown in Table A3 on page 28.

With effect from January 7th 2008 the income ceiling of \$4,377 per month has been increased to \$8,300 per month in order to maintain the real value of insured income.

Who Pays Contributions?

Payment of the contribution is shared between the employer and employee according to the rate set out in the act. The employer is statutorily obligated to deduct the employee's share no later than

on the date of payment of salaries/wages.

Notwithstanding the cost sharing, the **EMPLOYER** is responsible for remitting the total contribution to the NIBTT.

Any employer who fails to pay contributions, or deducts part of the employer's contribution from the employee's wages, or contravenes any other requirement of the law, commits an offence and is liable to be prosecuted and fined.

In addition, the employer is obligated to maintain pay records for each of his employees including the unpaid apprentice and domestic. Such records must include the following particulars of each employee:-

- Full name
- National Insurance Number
- Salary/wage and the period to which such salary/wage relates
- The value of the contribution paid for each week of the period to which it relates
- The total contribution paid for the period.

Contravention of this requirement attracts a fine of \$500.00 and 3 months imprisonment upon summary conviction.

Residents Working Abroad

If you have an employee who is in insurable employment and that employee is required to work abroad, then contributions must be paid for the employee at the normal rates during the period that he/she is working abroad providing that:

1. the employee is ordinarily resident in Trinidad and Tobago; and
2. you maintain a place of business here.

Exceptions

The following are instances in which no deductions are made from the employees wages/salaries and in which the employer only, pays

a contribution:

- Employees under 16 and over 65 years.
- Employees aged 60 years to under 65 years who have retired, and have started to receive their Retirement Benefit and subsequently returned to work

Please note:

Contribution payable by an employer in respect of employment injury coverage for an employed person who has not yet attained the age of sixteen years, or age 60 years to under 65 years and in receipt of Retirement Benefit and has subsequently returned to work, or who has attained the age of sixty-five years, shall be as set out in Class Z, and for an unpaid apprentice shall be \$1.00 per week.

Benefit Credits

No National Insurance contributions are due while your employees are receiving the short term benefits from the NIBTT i.e. Sickness, Maternity or Injury Benefit. The contributions due over these benefit periods are met by the National Insurance Board.

Contributions Held in Statutory Trust

Pursuant to Section 39 (a) of the National Insurance Act, an employer holds in trust for the NIBTT the total value of contributions due.

These contributions must be kept separate and apart from the assets of the employer and must not be subject to attachment in respect of any of the employers debts or liabilities and must form no part of the assets of the employer in the event of liquidation, assignment or bankruptcy of the employer or his business.

When are Contributions Due?

Contributions are due in respect of each week or part of a week that an employee works for an employer. This includes periods of apprenticeship or probation (try-outs).

A week for National Insurance purposes is a period from midnight on Sunday of one week to midnight of the following Sunday and includes any part of a week.

Where salaries are paid in respect of a calendar month, the number of contributions due are based on the number of Mondays in the said month.

Contributions are to be deducted no later than when the payment of such earnings is made.

Contributions for a month must be paid on or before the last day of the mo

Nth. Where contributions remain unpaid after the 15th day of the following month, a 25 percent penalty will be applied. penalty will be applied 15th day of the following month.

Employers must remember that contributions for all employees and unpaid apprentices are due from the start of their employment, apprenticeship or probationary period.

Submission of Contribution Data

Employers are to submit completed employee contribution data either on electronic media or on the N.I. 184 together with N.I. 187 Form. These forms are to be completed in duplicate when payment is made. **Please refer to Appendix I.**

Where employers do not have the National Insurance Number for a new employee, the employee's name, date of birth, and start date of employment should be inserted on the NI 184 Form. They must also submit a completed N.I. 4 Form for each such employee.

The Service Centre will process these N.I. 4 forms and provide the employer with the National Insurance Numbers.

Payment in Advance

The NIBTT will accept payments in advance. This may occur in cases where persons receive salary in advance, e.g. when they proceed on vacation leave. To do so complete in duplicate :-

- 1) Form NI. 184 for each month of the period.
- 2) Form N.I. 187 for the entire period.

Reinstatement of Pay

Where you reduce an employee's pay because of suspension, etc., and his pay has been reinstated, that employee has to be treated as if he did not lose earnings.

You must therefore make adjustment payments to cover any underpayment of contributions.

Retroactive Salary Increases

Where there is a retroactive increase in earnings, e.g., salary, acting allowance, overtime, bonus, the adjustment of contribution class should be made only from the week/month in which the increase was paid.

Regular / Intermittent Employment

Where employment is regulated so that an employee works a minimum number of days in a period, and the employee is paid as for the whole period, he/she may be considered to have worked for that whole period, and more than one contribution must be paid.

For example, if the employee is given five days work per fortnight, and is paid by the fortnight, then two contributions must be paid. The employee's fortnightly wage would be divided between the two weeks to determine the relevant Earnings Class.

How to Pay Contributions

Your contributions are payable in Cash, Certified Cheque or Manager's Cheque at the Service Centre in your district. Uncertified cheques will be accepted, however, if your cheque is dishonoured the NIBTT reserves the right to withdraw this facility.

All sums due and owing to the NIBTT must be paid to the cashier at the NIBTT Service Centre.

Evidence of Payment

The Form/s submitted to the NIBTT Service Centre will constitute evidence of contributions paid or payable. You must ensure that you obtain an official receipt and stamped copy of the Form/s submitted.

Contribution Data

Contribution data should be submitted along with your payment on the last day of the month. When submitting your contribution data on a paper medium you must use the Form NI 184 - Contributions Due/In Arrears.

Remember : You are required to have the correct National Insurance Number for each employee.

Electronic Media

Contribution details may also be submitted to the Board via Compact Disk, Email or Diskette. For further information, please contact our Manager Records Department at Telephone Number 625-2171/8, Ext. 2406 or Fax 662-2006.

Penalties and Interest

Effective January 7th 2008, a penalty of 100% will be applied to unpaid contributions due for any prior periods of five years and over.

With effect from May 3rd 1999 the following penalties and interest charges apply.

1) Non-Payment of Contributions

Contributions are due and payable on or before the last day of the calendar month.

Where payment is not made by the 15th of the following month a penalty of 25% of the sum due will be charged to the employer. (See example below).

Additionally, if this sum (contributions due and penalty) is not paid by the 15th of the second month interest shall be applied at the rate of 15% per annum (prorated) charged on the outstanding sum until it is paid.

Example

If contributions due for June 2008 are not paid by July 15th 2008 they will attract a penalty of 25%. If that total sum remains unpaid until August 15th 2008, interest of 15% per annum will be charged on the total sum (contributions due and penalty) for everyday after August 15th 2008.

Where the 15th of any month falls on a non-working day penalty will be charged on the 2nd working day following the 15th. e.g. March 15th 2008 falls on a Saturday; you therefore have until Monday, March 17 2008 to pay. If not, penalty will be applicable from Tuesday March 18th 2008.

ii. Non-Submission of Contribution data/Submission of Incomplete or Incorrect Data

Contribution data should be submitted along with your payment on the last day of the month. A penalty of \$1,000.00 will be charged to the employer who fails to submit contribution data by the 15th of the following month and \$20.00 for each day of the month until the information is submitted.

A penalty of up to \$1,000.00 will also be imposed for inaccurate or incomplete submission of data.

Outstanding contributions include any amount payable by an employer as a contribution under the Act and deducted or due to be deducted from an employee's wages/salary in accordance with the National Insurance Act.

Note: With effect from 7th January, 2008, where an employer has been convicted of failing to pay contributions he shall be liable to pay the outstanding contribution as well as the applicable penalty and interest.

Where contributions are paid late or not paid at all and the Board is satisfied that the insured person was instrumental in such late or non payment then the Board shall disregard such contributions when determining the insured person's benefit.

Contribution Statements

Requests for contribution statements can be made by completing the prescribed form NI 183, or through a letter, providing, all relevant information is included in the letter i.e.

- Name
- National Insurance Number
- Name of Employer(s)
- Period(s) of Employment
- Postal Address

Refund of Contribution Overpaid

National Insurance Contributions Regulation 16 (3) provides for the refund of contributions by the NIBTT.

Persons who have overpaid contributions may apply for refund using the NI 79 Form.

Where an employer makes an application for refund of contributions, the NIBTT shall require him to submit evidence of overpayment of such contributions in respect of the person(s) for whom the erroneous contribution(s) was/were made.

Such support will be:

- Copies of the contribution data forms with the NIBTT stamp and receipts to prove that the contributions were paid;
- Birth Certificate and Affidavit (where necessary) where the age of the insured person gives rise to the refund;

Other evidence that the NIBTT may require e.g. termination letter, notice of resignation or no pay, half pay etc.

Multiple Employment

Where an employee has multiple employment, all employers must pay contributions on behalf of the employee. With effect from March 1st 2004 the law states: -

“Where an employee is employed by more than one person or where his earnings are paid jointly by more than one person during any contribution year in which a contribution is payable or where such employee works under the control and management of some person other than his immediate employer, the NIBTT shall total all contributions paid for the employee in that year and place the employee in the highest earnings class that such total contributions would permit for the number of weeks worked.”

Termination Of Employment

Employers are required to issue their employee with a Termination Certificate within thirty (30) days of termination of employment. This certificate contains the following information.

- The employee's total insurable earnings for the contribution year.
- The total amount of contributions deducted from those wages.
- The total amount of contributions paid to the NIBTT.
- The number of contribution weeks covered by those contributions.

The employer must forward a copy of this certificate to the NIBTT on the same day it is issued to the employee. Failure to issue the certificate to the employee or failure to forward a copy of the certificate to the NIBTT attracts a fine of \$4,000.00 and imprisonment for 6 months on summary conviction.

Garnishment

Where the NIBTT believes that person/organisation is liable to make a payment to anyone who is indebted to the NIBTT for unpaid National Insurance contributions (including penalties and interest); the Executive Director of the NIBTT may deliver a demand for payment to the first person (the payer) who must pay the demand to the NIBTT.

Every person who receives such a demand for payment shall pay the NIBTT at the same time as he would have paid the person who is indebted to the NIBTT.

The employer of a person indebted to the NIBTT who receives a demand for payment may not deduct an amount exceeding one third of the sum payable to the employee during that period.

Failure to comply with a demand for payment makes the person receiving such a demand fully liable for the debt which he should

have discharged.

Tax Relief

The employer's share of the contributions paid on behalf of their employees is considered an operating expense and is 100% tax deductible.

The employee's 70% of his share of the contribution as a tax relief.



The NIBTT, under the authority of the National Insurance Act, appoints the Authorised Officer (sometimes called the Compliance Officer), to ensure that the requirements of that Act are being met. The Authorised Officer is vested with certain statutory powers.

In accordance with Section 32 (1) of the National Insurance Act the Authorised Officer has the power to enter any premises or place at all reasonable times where any business is carried on where there are employees within the meaning of the National Insurance Act (See "**Which Employees Must Be Registered**" on Page 3).

The Officer may also enter any place where books, records or other documents relating to employees are kept.

The Officer is empowered to examine all such books, records, documents, papers, computers or associated apparatus used in the collection, delivery or maintenance of records of employees, their wages/salaries and such other particulars as may be relevant to the National Insurance Act.

The Authorised Officer may be assisted by any other person in the search.

If it is considered that there has been a violation of the National Insurance Act or Regulations, the Authorised Officer may retain these records. In such a case, the Officer will give a receipt for any documents to be taken away.

The Warrant of Authority

The Authorised Officer must produce a **WARRANT OF AUTHORITY**. This Warrant has a picture of the Authorised Officer. As an employer, you should always ask to see this Warrant of Authority before allowing National Insurance documents to be examined or removed from your custody.

Authorised Officers are employees of the NIBTT whose duty is to ensure that employers comply with the National Insurance requirements. They are not authorised to receive contributions or any other payments.

All sums due and owing to the NIBTT must be paid at the NIBTT Service Centre.

If you are approached by anyone claiming to be an Authorised Officer of the NIBTT, who demands payments from you, you should **report this matter to the NIBTT and to the POLICE immediately**. *Authorised Officers DO NOT COLLECT money for the NIBTT.*

Role of the Employer in the Employees' Benefits

The employer is required under National Insurance Benefit Regulations 34 and 38 to complete the relevant sections of the employee's benefit claim forms.

Please Note...

Forms must be returned immediately to ensure that your employees' claims can be processed promptly.

L iabilities of Directors/Managers

Where judgement is given against a body corporate, the Directors and Managers of such a body corporate may be jointly and severally liable together with the body corporate to pay the amount outstanding as well as the respective penalties and interest.

The Director or Manager *may not* be held liable if he/she establishes that he/she exercised a degree of care, diligence and skill to prevent the failure to pay by the body corporate, which a prudent person would have exercised in comparable circumstances.

O ffences

Under Section 32:5 of the National Insurance Act, anyone who wilfully delays or obstructs an Authorised Officer in the exercise of that Officer's powers, or refuses to answer any questions, or to provide any information, or refuses to produce any document when required to do so, commits an offence and can be prosecuted and fined.

An employer who fails to keep, at his place of business, a record for each of his employees and unpaid apprentices showing the particulars required under "Preparation of Pay Records" on Page 12, commits an offence.

Anyone who knowingly gives false or misleading information in relations to the provisions of the Act commits an offence.

Any employer who fails to pay contributions due, or deducts any part of the employer's contribution from an employee's wages/salary, or contravenes any other requirement of the law, commits an offence and can be prosecuted and fined. It is also an offence to deface or destroy or to falsify accounts dealing with National Insurance.

Still Have A Problem?

If you have any difficulty in understanding your role and function with respect to National Insurance, you should visit the most convenient National Insurance Service Centre, where the Manager and staff will be pleased to assist you.

In addition, an Authorised Officer will be pleased to provide you with further explanations or assistance upon request.

You may also contact the [NIBTT Hot-line: 663-4NIS \(663-4647\)](tel:663-4NIS) or visit our website at www.nibtt.net for information relating to the National Insurance System.

E-mail Addresses:

HR@NIBTT.net
claims@NIBTT.net
complaints@NIBTT.net
suggestionbox@NIBTT.net
info@NIBTT.net
admin@NIBTT.net

Appendix I

National Insurance Forms That You Will Need

Whenever you perform National Insurance functions under the National Insurance Act or Regulations, you will have to complete the related National Insurance form. These are designed so that you can give all the information required to ensure the efficient operation of the system.

All of these forms are available **FREE** at any **National Insurance Service Center**. **The more frequently used forms include:**

N.I. 1 Application to Register as an Employer (To be completed within 14 days of hiring your first employee).

N.I. 4 Application to Register as an Employed Person (Give this to all employees who are working for the first time.)

N.I. 182 Change of Particulars of the Insured Person

N.I. 184 Particulars of Contributions Due

N.I. 187 Summary of Contributions Due/In Arrears

Sometimes you will be asked to complete two copies of a form. One copy will be stamped and returned to you for your records.

Keep the copies in a safe place, as they are your evidence that you have fulfilled your obligations as an employer.

**Table A 1 - Earnings Classes and Contributions from 7th January 2008
(Based on 10.5% contribution rate)**

| EARNINGS CLASSES | WEEKLY EARNINGS | MONTHLY EARNINGS | ASSUMED AVERAGE WEEKLY EARNINGS | EMPLOYEE'S WEEKLY CONTRIBUTION | EMPLOYER'S WEEKLY CONTRIBUTION | TOTAL WEEKLY CONTRIBUTION | CLASS Z WEEKLY |
|------------------|-------------------|-------------------|---------------------------------|--------------------------------|--------------------------------|---------------------------|----------------|
| | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| Class I | 120.00 - 199.99 | 520.00 - 866.99 | 160.00 | 5.60 | 11.20 | 16.80 | 1.14 |
| Class II | 200.00 - 269.99 | 867.00 - 1169.99 | 235.00 | 8.23 | 16.45 | 24.68 | 1.67 |
| Class III | 270.00 - 359.99 | 1170.00 - 1559.99 | 315.00 | 11.03 | 22.05 | 33.08 | 2.24 |
| Class IV | 360.00 - 449.99 | 1560.00 - 1949.99 | 405.00 | 14.18 | 28.35 | 42.53 | 2.88 |
| Class V | 450.00 - 549.99 | 1950.00 - 2382.99 | 500.00 | 17.50 | 35.00 | 52.50 | 3.55 |
| Class VI | 550.00 - 659.99 | 2383.00 - 2859.99 | 605.00 | 21.18 | 42.35 | 63.53 | 4.30 |
| Class VII | 660.00 - 769.99 | 2860.00 - 3336.99 | 715.00 | 25.03 | 50.05 | 75.08 | 5.08 |
| Class VIII | 770.00 - 879.99 | 3337.00 - 3812.99 | 825.00 | 28.88 | 57.75 | 86.63 | 5.86 |
| Class IX | 880.00 - 1009.99 | 3813.00 - 4376.99 | 945.00 | 33.08 | 66.15 | 99.23 | 6.71 |
| Class X | 1010.00 - 1129.99 | 4377.00 - 4896.99 | 1,070.00 | 37.45 | 74.90 | 112.35 | 7.59 |
| Class XI | 1130.00 - 1259.99 | 4897.00 - 5459.99 | 1,195.00 | 41.83 | 83.65 | 125.48 | 8.48 |
| Class XII | 1260.00 - 1399.99 | 5460.00 - 6066.99 | 1,330.00 | 46.55 | 93.10 | 139.65 | 9.44 |
| Class XIII | 1400.00 - 1549.99 | 6067.00 - 6716.99 | 1,475.00 | 51.63 | 103.25 | 154.88 | 10.47 |
| Class XIV | 1550.00 - 1719.99 | 6717.00 - 7452.99 | 1,635.00 | 57.23 | 114.45 | 171.68 | 11.61 |
| Class XV | 1720.00 - 1914.99 | 7453.00 - 8299.99 | 1,818.00 | 63.61 | 127.23 | 190.84 | 12.90 |
| Class XVI | 1915.00 and over | 8300.00 and over | 1,915.00 | 67.03 | 134.05 | 201.08 | 13.59 |

Contributions payable by an employer in respect of employment injury coverage for an employed person who has not yet attained the age of sixteen years or who has attained the age of sixty-five years, shall be as set out in Class Z, and for an unpaid apprentice shall be \$1.00 per week.

Table A 2 - Earnings Classes and Contributions from 4th January 2010

(Based on 10.8% contribution rate)

| EARNINGS CLASSES | WEEKLY EARNINGS | MONTHLY EARNINGS | ASSUMED AVERAGE WEEKLY EARNINGS | EMPLOYEE'S WEEKLY CONTRIBUTION | EMPLOYER'S WEEKLY CONTRIBUTION | TOTAL WEEKLY CONTRIBUTION | CLASS Z WEEKLY |
|------------------|-------------------|-------------------|---------------------------------|--------------------------------|--------------------------------|---------------------------|----------------|
| | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| Class I | 120.00 - 199.99 | 520.00 - 866.99 | 160.00 | 5.76 | 11.52 | 17.28 | 1.17 |
| Class II | 200.00 - 269.99 | 867.00 - 1169.99 | 235.00 | 8.46 | 16.92 | 25.38 | 1.72 |
| Class III | 270.00 - 359.99 | 1170.00 - 1559.99 | 315.00 | 11.34 | 22.68 | 34.02 | 2.30 |
| Class IV | 360.00 - 449.99 | 1560.00 - 1949.99 | 405.00 | 14.58 | 29.16 | 43.74 | 2.96 |
| Class V | 450.00 - 549.99 | 1950.00 - 2382.99 | 500.00 | 18.00 | 36.00 | 54.00 | 3.65 |
| Class VI | 550.00 - 659.99 | 2383.00 - 2859.99 | 605.00 | 21.78 | 43.56 | 65.34 | 4.42 |
| Class VII | 660.00 - 769.99 | 2860.00 - 3336.99 | 715.00 | 25.74 | 51.48 | 77.22 | 5.22 |
| Class VIII | 770.00 - 879.99 | 3337.00 - 3812.99 | 825.00 | 29.70 | 59.40 | 89.10 | 6.02 |
| Class IX | 880.00 - 1009.99 | 3813.00 - 4376.99 | 945.00 | 34.02 | 68.04 | 102.06 | 6.90 |
| Class X | 1010.00 - 1129.99 | 4377.00 - 4896.99 | 1,070.00 | 38.52 | 77.04 | 115.56 | 7.81 |
| Class XI | 1130.00 - 1259.99 | 4897.00 - 5459.99 | 1,195.00 | 43.02 | 86.04 | 129.06 | 8.72 |
| Class XII | 1260.00 - 1399.99 | 5460.00 - 6066.99 | 1,330.00 | 47.88 | 95.76 | 143.64 | 9.71 |
| Class XIII | 1400.00 - 1549.99 | 6067.00 - 6716.99 | 1,475.00 | 53.10 | 106.20 | 159.30 | 10.77 |
| Class XIV | 1550.00 - 1719.99 | 6717.00 - 7452.99 | 1,635.00 | 58.86 | 117.72 | 176.58 | 11.94 |
| Class XV | 1720.00 - 1914.99 | 7453.00 - 8299.99 | 1,818.00 | 65.43 | 130.86 | 196.29 | 13.27 |
| Class XVI | 1915.00 and over | 8300.00 and over | 1,915.00 | 68.94 | 137.88 | 206.82 | 13.98 |

Contributions payable by an employer in respect of employment injury coverage for an employed person who has not yet attained the age of sixteen years or who has attained the age of sixty-five years, shall be as set out in Class Z, and for an unpaid apprentice shall be \$1.00 per week.

Table A 3 - Earnings Classes and Contributions from 2nd January 2012
(Based on 11.4% contribution rate)

| EARNINGS CLASSES | WEEKLY EARNINGS | MONTHLY EARNINGS | ASSUMED AVERAGE WEEKLY EARNINGS | EMPLOYEE'S WEEKLY CONTRIBUTION | EMPLOYER'S WEEKLY CONTRIBUTION | TOTAL WEEKLY CONTRIBUTION | CLASS Z WEEKLY |
|------------------|-------------------|-------------------|---------------------------------|--------------------------------|--------------------------------|---------------------------|----------------|
| | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| Class I | 120.00 - 199.99 | 520.00 - 866.99 | 160.00 | 6.08 | 12.16 | 18.24 | 1.23 |
| Class II | 200.00 - 269.99 | 867.00 - 1169.99 | 235.00 | 8.93 | 17.86 | 26.79 | 1.81 |
| Class III | 270.00 - 359.99 | 1170.00 - 1559.99 | 315.00 | 11.97 | 23.94 | 35.91 | 2.43 |
| Class IV | 360.00 - 449.99 | 1560.00 - 1949.99 | 405.00 | 15.39 | 30.78 | 46.17 | 3.12 |
| Class V | 450.00 - 549.99 | 1950.00 - 2382.99 | 500.00 | 19.00 | 38.00 | 57.00 | 3.85 |
| Class VI | 550.00 - 659.99 | 2383.00 - 2859.99 | 605.00 | 22.99 | 45.98 | 68.97 | 4.66 |
| Class VII | 660.00 - 769.99 | 2860.00 - 3336.99 | 715.00 | 27.17 | 54.34 | 81.51 | 5.51 |
| Class VIII | 770.00 - 879.99 | 3337.00 - 3812.99 | 825.00 | 31.35 | 62.70 | 94.05 | 6.36 |
| Class IX | 880.00 - 1009.99 | 3813.00 - 4376.99 | 945.00 | 35.91 | 71.82 | 107.73 | 7.28 |
| Class X | 1010.00 - 1129.99 | 4377.00 - 4896.99 | 1,070.00 | 40.66 | 81.32 | 121.98 | 8.25 |
| Class XI | 1130.00 - 1259.99 | 4897.00 - 5459.99 | 1,195.00 | 45.41 | 90.82 | 136.23 | 9.21 |
| Class XII | 1260.00 - 1399.99 | 5460.00 - 6066.99 | 1,330.00 | 50.54 | 101.08 | 151.62 | 10.25 |
| Class XIII | 1400.00 - 1549.99 | 6067.00 - 6716.99 | 1,475.00 | 56.05 | 112.10 | 168.15 | 11.37 |
| Class XIV | 1550.00 - 1719.99 | 6717.00 - 7452.99 | 1,635.00 | 62.13 | 124.26 | 186.39 | 12.60 |
| Class XV | 1720.00 - 1914.99 | 7453.00 - 8299.99 | 1,818.00 | 69.07 | 138.13 | 207.20 | 14.01 |
| Class XVI | 1915.00 and over | 8300.00 and over | 1,915.00 | 72.77 | 145.54 | 218.31 | 14.76 |

Contributions payable by an employer in respect of employment injury coverage for an employed person who has not yet attained the age of sixteen years or who has attained the age of sixty-five years, shall be as set out in Class Z, and for an unpaid apprentice shall be \$1.00 per week.

Notes

Notes

Notes

For More Information visit our Website

www.nibtt.net

or contact our **Hotline 663-4647** or any of our

Service Centre Locations

Arima

Cor. Woodford & Sorzano Sts., Arima
Tel: 1-868-667-2231/3
Fax: 1-868-664-0844

Barataria

35-36 Fifth Street, Barataria
Tel: 1-868-638-3522; 1-868-675-3321
Fax: 1-868-674-6497

Chaguanas

Elenore Street, Chaguanas
Tel: 1-868-665-5848/5188
Fax: 1-868-665-5188

Couva

2 Captain Watson Street
Exchange Lots, Couva
Tel: 1-868-636-2347
Fax: 1-868-636-0820

Point Fortin

7A Techier Main Road, Point Fortin
Tel: 1-868-648-3128
Fax: 1-868-648-3128

Port of Spain

85 Abercromby Street, Port of Spain
Tel: 1-868-625-8302/3; 1034 / 2143
Fax: 1(868)625-8338

Princes Town

Marlson's Building
Charlotte & High Streets, Princes Town
Tel: 1-868-655-2226
Fax: 1-868-655-2226

Rio Claro

Lalla's Building,
Naparima/Mayaro Road, Rio Claro
Tel: 1-868-644-2253
Fax: 1-868-644-2253

Sangre Grande

Henderson Street, Sangre Grande
Tel: 1-868-668-2719
Fax: 1-868-668-2719

Siparia

Grell Street, Siparia
Tel: 1-868-649-2212
Fax: 1-868-649-2778

South Regional (San Fernando)

27 Harris Promenade, San Fernando
Tel: 1-868-652-4247/2649
Fax: 1-868-653 3033

St James

76 Western Main Road, St. James
Tel: 1-868-622-4013 /1438
Fax: 1-868-628-8340

Scarborough Tobago

Scarborough Mall
Tel: 1-868-639-3842-3 / 2135
Fax: 1-868-639-3843

Tunapuna

Eastern Main Road, Tunapuna
Tel: 1-868-662-4444 / 2514
Fax: 1-868-662-5671

Head Office

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2A Cipriani Boulevard, Port of Spain
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Corporate Communications

National Insurance Board of Trinidad and Tobago

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