



## A QUICK GUIDE FOR THE INSURED

# WELCOME

The National Insurance Services welcomes you and wishes to remind you of the importance of social protection and how it helps should you suffer a loss of income.

We've provided this quick guide on some of the most important things you need to know now that you are insured.

Your employer is obligated to deduct contributions and pay to the NIS on your behalf.

5.5% will be deducted from your salary and 6.5% will be matched by your employer, a total of 12%.

This deduction is **important** as it determines your eligibility to receive benefits when they fall due.

**If your employer fails to pay your contribution, please give us a call at 456-1514 and our Compliance team will take all necessary steps to ensure they do.**

# PERSONAL DATA

The NIS will keep your data private and confidential. It can only be disclosed upon receipt of an Order of the Court.

If at any point you change your name, whether it is by marriage or deed poll, please visit our office with the documents which certify the change, so we can update your personal information. This helps to reduce the processing time for benefits when you claim.

Additionally, we recommend you check your contribution records frequently to ensure your contributions are being paid by calling or downloading the myNIS app.

# BENEFITS

As an insured person, you will receive benefits from the NIS once you meet the qualifying conditions.

## SICKNESS BENEFIT

You must have paid or been credited at least 26 weekly contributions, with at least 8 contributions in the 13 week period before the illness.

Your claim must be submitted **within 15 days**.

# BENEFITS

## MATERNITY BENEFIT

You must have paid or been credited at least 30 weekly contributions, with at least 20 contributions before the birth.

Your claim for Maternity Allowance should be submitted **not earlier than 6 weeks** before the expected date of confinement.

Your claim for Maternity Grant should be submitted to the NIS **within 4 weeks** of the birth of the baby.

## EMPLOYMENT INJURY

You are entitled from the time you are duly employed.

The claim must be submitted **within 15 days** from the date of the accident or development of the disease.

## RETIREMENT BENEFIT

You must be between the ages of 60 and 65 and paid or been credited 650 contributions or more.

A claim should be submitted **within 3 months** of attaining the NIS pensionable age.

# BENEFITS

## INVALIDITY BENEFIT

You must be under pensionable age and paid or been credited with 150 contributions. You must be medically unfit and permanently disabled due to a specific disease or bodily mental disablement

The claim should be submitted **within 3 months** of the date on which the insured is medically certified as an invalid.

## FUNERAL GRANT

You must have at least 26 weeks of contribution.

A claim should be submitted **no later than 6 months** after the death of the Insured person.

## SURVIVOR'S BENEFIT

You should have paid or been credited at least 50 weekly contributions.

A claim should be made **within 3 months** of the date of death of the insured person.