



# The National Insurance Board of the Commonwealth of The Bahamas

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## PUBLIC NOTICE

### ~ National Insurance Contributions Regulations Relative to Hospitality Workers & Pensionable Civil Servants ~

For the information of affected persons and the general public, the National Insurance Board wishes to advise that implementation of the July 2010 amendments to the National Insurance Contributions Regulations relative to hotel/hospitality workers, and Pensionable Civil Servants will no longer happen on July 1, 2011, as previously announced; the amendments are now scheduled to take effect on July 1, 2013. These two amendments will be the last of a package of changes, approved by Parliament last year, to take effect. They are aimed at providing better coverage to more workers of the country.

The amendment relative to hotel/hospitality workers will positively impact persons whose take-home pay includes both "*base wages*" and gratuities and/or tips. It will require them to pay contributions on gratuities to ensure better coverage by insuring - and by extension replacing - more of their earnings when they are unable to work. Currently, only their base wages attract a percentage of N.I. contributions and benefits.

The amendment relative to Pensionable Civil Servants will remove the restriction on the amount of wages on which they are able to pay contributions in respect of pensions (long-term benefits). Currently, they are limited to paying contributions on a ceiling of \$110 for pensions - Retirement, Invalidity, Survivors - while for short-term benefits, they pay on the same ceiling as everyone else. This means that they are eligible for pensions that are far less than those received by other categories of workers.