

# COVID-19



## NIB Coronavirus Update

### PRESS STATEMENT

FOR IMMEDIATE RELEASE  
March 20, 2020

#### SICKNESS BENEFIT - COVID-19

The National Insurance Act & Regulations provides for the payment of Sickness Benefit when a worker is rendered (temporarily) “incapable of work as a result of a specified disease or physical or mental disablement...” (B&A Reg. 31[1][a][b]).

**COVID-19 is a specified disease, therefore, persons who contract it are eligible for Sickness Benefit.**

#### Qualifying Conditions:

1. You must have been employed on the day of or the day before the illness began; and
2. You must be able to satisfy the following contribution conditions:
  - i. You must have paid at least 40 contributions overall; and
  - ii. You must have paid and/or been credited with at least:
    - 13 contributions in the 26 weeks immediately before the week the illness started; or
    - 26 contributions in the 52 weeks before the week the illness started; or
    - 26 contributions in the Contribution Year immediately preceding the Contribution Year in which the illness started.

#### Doctor’s Certification

As with any other claim for Sickness Benefit, the period of incapacity must be certified by a doctor - i.e., a registered medical practitioner. The Medical Certificate of Incapacity (Form Med 1), which contains the doctor’s certification, may be obtained from the respective doctors’ offices.

#### Employer’s Confirmation

The *Employer’s Certificate* (Form Med 4) must support all Sickness Benefit claims by employed persons. The Certificate is your employer’s independent confirmation that you are/have been absent from work for the relevant period. Where it is impossible to obtain the Med 4 from your employer, a note to that effect, along with complete contacts for the employer, must be noted.

#### Benefit Entitlement and Duration

Sickness Benefit is paid at a rate of 60% of the qualifying worker’s average insured income.

COVID-19, like every other disease, has a morbidity period that governs duration of payments. A *morbidity period* is a medically determined and internationally accepted median time from onset of symptoms to clinical recovery. Sickness Benefit, therefore, will be paid in accordance with the accepted medical guidelines.

#### Claim Submission

Completed Med 1 forms can be dropped off to your nearest NIB Local Office where practicable, or emailed to [customerservice@nib-bahamas.com](mailto:customerservice@nib-bahamas.com).

The time-limit for the submission of claims for Sickness Benefit is three months from the date of entitlement.



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