

COVID-19



NIB Coronavirus Update

PRESS STATEMENT

FOR IMMEDIATE RELEASE
March 20, 2020

SICKNESS BENEFIT - QUARANTINED

The National Insurance Act & Regulations provides for the payment of Sickness Benefit when a worker is quarantined - i.e., when he is “required to abstain from work because he is under observation by reason of being a carrier, or his having been in contact with a case of an infectious disease” (B&A Reg. 31[2]).

Qualifying Conditions:

1. You must have been employed on the day of or the day before the day that the quarantine was first imposed; 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:
 - 13 contributions in the 26 weeks immediately before the week in which the period of quarantine was imposed; or
 - 26 contributions in the 52 weeks before the week in which the period of quarantine was imposed; or
 - 26 contributions in the contribution year immediately preceding the Contribution Year in which your first day of your quarantine falls.

Doctor’s Certification

As with any other claim for Sickness Benefit, the period of quarantine 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. However, where it is impractical or against medical advice to visit your doctor, call the COVID-19 hotline within the Ministry of Health. NIB will liaise with the hotline to verify your quarantined status.

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.

The quarantine or observation period for COVID-19 is 14 days. Sickness Benefit in this regard, therefore, can be paid for up to 14 days. If at any point during quarantine, it is confirmed that you contracted COVID-19, the quarantine benefit period will end and a new benefit period will begin.

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.

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