

### *Here's How You Pay...*

- If you are a jitney driver who is the franchise owner and the owner of the bus that you drive, you are **Self Employed in Class "B"**. You are required to pay contributions at a rate of 8.8% of your insurable income, which ranges from \$1 to \$400 per week. You are eligible for Industrial Benefits.
- If you are a jitney driver, leasing the franchise - or "plate" - but own the bus that you drive, you are **Self Employed in Class "A"**. You are required to pay contributions at a rate of 6.8% of your insurable income, which ranges from \$1 to \$400 per week. You are not eligible for Industrial Benefits.
- If you are a jitney driver who is not the franchise owner and not the owner of the bus that you drive, and if you:
  - i. have an agreement with someone (who is the franchise and/or bus owner) to drive the bus on a pre-determined route, and to bring in an amount determined by him/her each day that you drive, and you keep the balance you make on those days and all that you make on one or two days each week (e.g., Saturday and Sunday and holidays); **OR**
  - ii. have an agreement with someone (who is the franchise and/or bus owner) to drive the bus on a pre-determined route, and to bring in to him/her all of the money that you make each day, with a set percentage of your earnings

being paid to you at the end of the day or week, then you are classified as an **Employed Person**. You are required to pay contributions at a rate of 8.8% of your insurable income, which ranges from \$1 to \$400 per week, with 3.4% to come directly from your earnings, and the balance of 5.4% required from your employer. You are eligible for Industrial Benefits.

### *What if I Refuse to Pay?*

Payment of National Insurance contributions is not an option, it's the law. If you are a self-employed person and you fail to pay contributions, or if you are an employer and you fail to pay contributions for your employees, or you fail to provide information on an employee's wage status, or you victimize an employee who cooperates with National Insurance, then you will be subject to penalties ranging from a minimum of six months in jail or a fine of \$1,000, or both, to a maximum of 12 months in jail, or a fine of \$2,500, or both.

*If you have further questions, please call or visit your nearest Local Office, or call the Consumer Hotlines..*



**325-4655**

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or call toll-free  
from the  
Family Islands:

**1-300-1394**

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**a word to the wise**



## **Jitney Drivers**

**“You just never know what tomorrow holds. Today you may be healthy and able to work every day - Sundays and holidays included - but tomorrow, a traffic accident or a debilitating disease can leave you unable to drive ever again... THEN WHAT WILL YOU DO?!”**

**Read on for More**

## *Why You Should (and Must) Pay...*

It's the law! But even if it weren't, the paying of National Insurance contributions is one of the most important things you can do as a worker to protect your (and your family's) financial future.

In fact, no other financial institution in this country gives you the financial protection that the National Insurance Board guarantees.

## *Need Convincing?*

Let's look at Jane Doe.

Ms. Doe has worked and paid contributions in to National Insurance since October 1974. She has "never claimed anything from National Insurance" - not Sickness Benefit or Maternity Benefit or Injury Benefit. But now she is stopping work. Maybe she's 65 years old and retiring; or perhaps she can't work anymore because of a chronic illness like hypertension. Whatever the case, she's now "ready to claim". What will she get?

Ms. Doe, having paid contributions since NIB's inception, has approximately **1,605** contributions on her "account". This will qualify her to receive 57% of her average insured income as a Long Term Benefit - i.e., Retirement or Invalidity Benefit.

If she has been paying contributions on \$100 per week over those 30 years and her average insured income is \$100 per week, she will have paid ap-

proximately \$5,457 in to National Insurance, and she will qualify to receive **\$247** per month as a long-term benefit.

If she has paid the maximum contributions over the years, and her average insured income is the maximum - \$362.50 per week - she will have paid approximately \$12,722 in to National Insurance, and she will qualify to receive \$892 per month as a long-term benefit.

In the first scenario, at the rate of \$247 per month, Ms. Doe will get back every cent she has paid into National Insurance in... well you do the math!

In the second scenario, at the rate of \$892 per month, Ms. Doe will get back every cent she has paid into National Insurance in... again, you do the math!

Undoubtedly, it pays to pay National Insurance contributions.

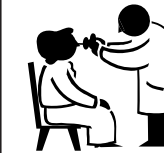
And, it is important to note that even if Ms. Doe had had to stay home for extended periods due to a chronic condition like hypertension and diabetes, and had suffered on-the-job injuries, and had had ten babies, and had had one or two bouts of the 'flu in those 30 years, her long-term benefit would still be the same.

## *Something Else to Think About...*

Old Age Pension and Invalidity Assistance are not

*entitlements* - you may not get either, particularly if you had the opportunity to pay and didn't; and then where would you be? Others may not be willing or able to help!

## *Here's How You Benefit...*



**Sickness Benefit** - A weekly payment made to you while you are temporarily unable to work.

**Invalidity Benefit** - Providing monthly payments when you are permanently incapable of work.



**Maternity Benefit & Grant** - A weekly payment for you and a one-time payment for Baby.

**Retirement Benefit** - So you won't have to work hard in your *golden* years.



**Funeral Benefit** - To ease the financial burden of the loved ones left behind.

**Survivors' Benefit** - Leaving a minimum level of financial security for your dependents

**Industrial Benefits** - including Disablement, Injury, Medical Care, Death and Funeral for those of you classified as *Self-employed* in "Class B."

