

Social Security Benefit Entitlements

Frequently Asked Questions

Question: *I am expecting my first Baby in 8 weeks. I have worked full-time since leaving school 10 years ago and am taking 6 months maternity leave from work: 1 month full pay and thereafter half pay retention. What am I entitled to from Social Security?*

Answer: There are 2 types of Maternity Benefit available – Maternity Allowance and Maternity Grant. If you are eligible you can choose to claim either the allowance or the grant, not both.

Maternity Allowance is a weekly benefit which is payable for a maximum period of 18 weeks. The allowance can start no earlier than 11 weeks before the week in which your baby is expected and must end no later than 18 weeks after the date the baby is born. The allowance is only payable if certain contribution conditions are satisfied before you submit your claim.

The rate payable depends on the number of contributions paid in the relevant contribution year. If you have been working and paying a class 1 (employed) or class 2 (self employed) contribution for at least 26 weeks in the relevant contribution year you should qualify. If the total period of your claim falls within the first half of the year we will use the contributions you paid from 2 years before. If you are claiming benefit during the second half of the year we use contributions paid from 1 year before when calculating your entitlement. For example, a claim that started in January 2009 would be based on your contribution record for the whole of 2007. A claim that started in July 2009 would be based on your contribution record for the whole of 2008.

The Maternity Grant is a one off payment which is generally paid to women who do not satisfy the contribution conditions to receive Maternity Allowance. To qualify for the grant you need to be insured under the Social Insurance Scheme and be living in the Bailiwick.

When we receive your claim (prompted by your doctor or midwife issuing a certificate after the 24th week of pregnancy) we will write to you to confirm exactly what you are entitled to. If you are entitled to either the allowance or the grant, you will be asked to choose which one you wish to claim.

Question: *My wife is expecting our second child she paid her full stamp up to the birth of our first child 20 months ago: after this she gave up work to become a full-time Mum. Will we be entitled to receive anything from Social Security?*

Answer: Yes, your wife should be entitled to receive benefit from the Social Security Department. Depending on when your baby is due and the contributions your wife paid

as an employed or self-employed person up until the birth of your first child she may still be entitled to receive a partial Maternity Allowance.

Maternity Allowance is a weekly benefit which is payable for a maximum period of 18 weeks. The benefit is only payable if certain contribution conditions are satisfied before a claim is submitted.

The amount of benefit your wife could receive depends on the number of social insurance contributions she has paid in the relevant contribution year. If the total period of the claim falls within the first half of the year we will use the contributions paid from 2 years before. If the claim falls during the second half of the year we use contributions paid from 1 year before when calculating entitlement. For example, a claim that started in January 2009 would be based on your wife's contribution record for the whole of 2007. A claim that started in July 2009 would be based on your wife's contribution record for the whole of 2008.

If your wife has not paid enough contributions in the relevant contribution year, due to not working after the birth of your first child, she should still be entitled to receive the Maternity Grant, which is a one-off payment paid to women who do not qualify for the allowance. To qualify for the grant your wife needs to be insured under the Social Insurance Scheme and be living in the Bailiwick.

Question: *I am a mum to three teenage children: 13, 15 & 16 years old. We have received a weekly family allowance payment for each child since their births. When does this allowance end?*

Answer: The allowance is payable for each child as long as they remain in full-time education, including university, but stops from the August following the 19th birthday.

Question: *My wife and I are going through a divorce. We have two children under the age of 10 years. She gave up work when they were born and is looking to return to work as a result of our break-up. She does not claim any benefits at the moment – would she be entitled to any assistance from Social Security as a single mother? My income is just under £35,000 per year and my maintenance payments are to cover the mortgage of £1,350.*

Answer: As a single parent living alone, your wife could make a claim for Supplementary Benefit. Her entitlement would depend on any income she receives including Family Allowance, wages and how the maintenance payments would be treated. If she started work again any childcare costs could be deducted from her net wage before taking the balance into account. Also, the first £30 of any wages she received each week would be ignored for benefit purposes but savings or assets over £5,000 may affect any benefit payable.

Question: *I am single mother of one child of twelve years and have recently injured my back outside of work - I have been signed off work (as a nurse) today for 6 weeks due to*

the extent of the injury and I am worried that I may not be entitled to claim any sick pay as the injury was not sustained in the workplace. Can you please give me some advice?

Answer: Even if your injury happened outside of the workplace you may still be entitled to receive Sickness Benefit if you are unable to work because of your injury. You should submit your medical certificate to the Social Security Department as soon as possible.

Sickness Benefit is a weekly benefit but is only payable if certain contribution conditions are satisfied before you submit a claim. The amount of benefit you will receive depends on the number of contributions paid in the relevant contribution year.

If you have been working and paying class 1 (employed) or class 2 (self-employed) social insurance contributions for at least 26 weeks in the relevant contribution year you should qualify for benefit. If your claim falls within the first half of the year we use the contributions you have paid from 2 years before. If you are claiming benefit during the second half of the year we use contributions paid from 1 year before. For example, a claim that started in January 2009 would be based on your contribution record for the whole of 2007. A claim that started in July 2009 would be based on your contribution record for the whole of 2008.

Sickness Benefit does not cover prescription charges or medical consultations.

As a single parent you may also qualify for help through the Supplementary Benefit scheme. Entitlement would depend on any income that you receive including Sickness Benefit, Family Allowance, maintenance and any sick pay that you might receive from your employer. The first £30 of any wages you receive each week would be ignored for benefit purposes but savings or assets over £5,000 may affect any benefit payable.
