

**VIRGIN ISLANDS**  
**SOCIAL SECURITY (NATIONAL HEALTH INSURANCE)**  
**REGULATIONS, 2015**

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**VIRGIN ISLANDS  
STATUTORY INSTRUMENT 2015 NO. 106  
SOCIAL SECURITY ORDINANCE**

**(CAP. 266)**

**Social Security (National Health Insurance) Regulations, 2015**

[Gazetted 29<sup>th</sup> December, 2015]

The Minister, in exercise of the powers conferred by section 71 of the Social Security Ordinance (Cap. 266), makes the following Regulations:

**PART I  
PRELIMINARY**

Citation and commencement.

**1.** These Regulations may be cited as the Social Security (National Health Insurance) Regulations, 2015 and shall come into operation on 1st January, 2016.

Interpretation.

**2.** In these Regulations, unless the context otherwise requires

“application” means an application for registration as a beneficiary of the NHI System under regulation 3 or 4;

“beneficiary” means a beneficiary of the NHI System;

“child”, in relation to a resident, means an unmarried person who is the biological or adopted son or daughter of the resident or is treated as a child of the family, and

(a) has not attained the age of eighteen years; or

(b) has attained the age of eighteen years but has not attained the age of twenty-five years and is receiving full-time education at a university or other educational institution;

“dependant” means a resident who is the unemployed spouse or child of a legal resident, and “dependant spouse” and “dependent child” shall be construed accordingly;

“dependant spouse”, in relation to a resident, means a person to whom the resident is lawfully married and who

(a) is not living apart from the resident under a deed of separation or order of the court;

(b) is not an employee or self-employed; and

(c) is a legal resident;

“immigration status”, in relation to a person, means any restriction or condition subject to which permission to reside in the Territory is granted to the person under the Immigration Ordinance, and includes any exemption from any such restriction or condition;

"insurable income" means the aggregate amount of income of any person accruing in or derived from the Virgin Islands or elsewhere, and whether received in the Virgin Islands or not in respect of

(a) gains or profits from trade, business, profession, or vocation, for whatever period of time such trade, business, profession or vocation may have been carried on or exercised;

(b) dividends or interest;

(c) any charge or annuity;

(d) rents, royalties, premiums and any other profits arising from property;

(e) any gains from the sale of shares of any real estate holding company by a non-resident corporate majority shareholder, only that part of the gains which is attributable to such real estate in the Virgin Islands;

(f) any annual gains or profits not falling under any of the foregoing heads;

“prison” has the meaning assigned to it in the Prisons Act;

“resident” means a person who is legally residing in the Territory

(a) by virtue of being a Belonger; or

(b) in accordance with the Immigration and Passport Ordinance.

“senior” means a person who has attained the age of sixty-five years or over;

“unemployed adult” means a person who has attained the age of eighteen years and who is not

- (a) a dependant spouse or a dependent child;
- (b) a senior; and
- (c) an employee or self-employed;

“unemployed pensioner” means a person who is receiving a pension and is not an employee or self-employed but does not include persons who are sixty-five or over;

“unemployed senior” means a senior who is not an employee or self-employed;

“ward of the State” includes a person who is residing at the Rainbow Children’s Home, the Virgin Gorda Elderly Home or the Adina Donovan Home for the Elderly and a person who is in custody at a prison.

(2) Where in these Regulations it is a condition of entitlement to a benefit that a dependent is the wife, husband, widow or widower of a resident, the Director may treat

- (a) a single woman or widow who was living with a single man or widower as if in law, she was his wife; or
- (b) a single man or widower who was living with a single woman or widow as if in law, he was her husband.

## **PART II REGISTRATION**

3. (1) An employer, who

- (a) was an employer immediately before the coming into force of these Regulations, shall, within one month after the coming into force of these Regulations, or
- (b) becomes an employer on or after the coming into force of these Regulations, shall within one month after he becomes an employer,

Registration of employers and employees.

apply to the Director for registration as an employer under these Regulations.

(2) The Director shall, on the request of an employer, issue to each employer in the Territory a form called NHI Employers Registration Form, for the registration of the employer and the employer to whom the form is issued shall, after filling in the particulars called for in the form, affix his signature thereto and return the form to the Director within fourteen days from the date of issue.

(3) To every employer registered under subregulation (2), the Director shall

issue such number of forms, called NHI Employees Registration Form, as the Director may deem necessary and it shall be the duty of such employer to deliver such form to each of his employees and cause such form to be completed and signed by each of them and forward the same to the Director as soon as possible after the form is completed.

(4) The NHI Employees Registration Form shall be completed in part by the employer and in part by the employee and each shall be responsible for the correctness of any information provided by them on the form.

(5) On receipt of the NHI Employees Registration Form from each employer the Director shall issue a registration card in respect of each employee in the service of such employer, and it shall be the duty of each employer to deliver such registration card to each of his employees.

(6) Any employee who has not received a registration card within three weeks of the delivery by him to his employer of the NHI Employees Registration Form duly completed and signed by him shall immediately inform the Director.

Registration of residents.

4. (1) A resident to whom regulation 3 does not apply, who

- (c) was a resident immediately before the coming into force of these Regulations, shall, within one month after the coming into force of these Regulations, or
- (d) becomes a resident on or after the coming into force of these Regulations, shall within one month after he becomes a resident,

apply to the Director for registration as a beneficiary on such form as the Director may approve.

(2) Subject to subregulation (3), together with his application, a resident shall submit the applications of each of his dependents, if any.

(3) Where a person who is not registered as a beneficiary becomes the dependant of a resident after the resident has submitted his application, the resident shall submit the application of that person within one month after that person became his dependant.

(4) The Permanent Secretary of the Ministry responsible for the Rainbow Children's Home shall, within one month after the coming into force of these Regulations, present to the Director, on such form as the Director may approve, an application for each person who is resident at the Rainbow Children's Home.

(5) Where a person becomes a resident of the Rainbow Children's Home on a date after applications are presented to the Director under subregulation (4), the

Permanent Secretary of the Ministry responsible for the Rainbow Children's Home shall, within seven days of that date, notify the Director, on such form as the Director may approve, that the person is a resident of the Rainbow Children's Home.

(6) The Permanent Secretary of the Ministry responsible for the Adina Donovan Home for the Elderly shall, within one month after the coming into force of these Regulations, present to the Director, on such form as the Director may approve, an application for each person who is resident at the Adina Donovan Home for the Elderly.

(7) Where a person becomes a resident of the Adina Donovan Home for the Elderly on a date after applications are presented to the Director under subregulation (6), the Permanent Secretary of the Ministry responsible for the Adina Donovan Home for the Elderly shall, within seven days of that date, notify the Director, on such form as the Director may approve, that the person is a resident of the Adina Donovan Home for the Elderly.

(8) The Permanent Secretary of the Ministry responsible for prisons shall, within fourteen days after the coming into force of these Regulations, present to the Director, on such form as the Director may approve, an application for each person who is confined or detained in a prison.

(9) Where a person is ordered to be confined or detained in a prison on a date after applications are presented to the Director under subregulation (8), the Permanent Secretary of the Ministry responsible for prisons shall, within seven days of that date, notify the Director, on such form as the Director may approve, that the person is confined or detained in a prison.

(10) A resident shall be responsible for the correctness of the information provided in his application and in the applications of his dependents who are minors.

(11) Where the Director is satisfied that extenuating circumstances prevented a resident from submitting an application within the time specified in subregulation (1) or (3), the Director may extend the time specified in this regulation for the submission of an application.

(12) A person who fails to submit an application before the expiration of the time as specified or extended under this regulation, shall, on applying for the registration of himself or his dependant spouse as a beneficiary under the NHI System, be required to pay

- (a) all the contributions that he would have been required to pay in respect of himself or his dependant spouse, as the case may be, if he had submitted the application before the expiration of the time as specified

or extended under this regulation; and

- (b) three months' contributions in respect of himself or his dependant spouse, as the case may be,

and he or his dependant spouse, as the case may be, shall not have access to health care services or benefits under the NHI System until the expiration of three months from the date of the application.

**5.** An application shall be accompanied by such documentary evidence as the Director may require to support the accuracy of any information in the application, including

Documents for registration.

- (a) a birth certificate;
- (b) a believer certificate or card;
- (c) a valid passport;
- (d) a valid work permit;
- (e) proof of immigration status;
- (f) a marriage certificate;
- (g) a deed poll; or
- (h) an affidavit in support of any facts.

Registration of beneficiaries.

**6.** (1) Upon receipt of an application, the Director shall

- (a) if satisfied that the applicant is a legal resident, cause the applicant to be registered as a beneficiary;
- (b) if not satisfied that the applicant is a legal resident, refer the application to the Chief Immigration Officer and
  - (i) approve the application if the Chief Immigration Officer certifies that the applicant is a legal resident; or
  - (ii) refuse the application if the Chief Immigration Officer certifies that the applicant is not a legal resident.

(2) The registration of a person as a beneficiary shall have effect from the coming into force of these Regulations or the date on which the person became a resident, whichever is the later.



(3) A person shall not be registered as the dependant of more than one beneficiary.

Categories of beneficiaries.

**7.** Beneficiaries shall be registered in one of the following categories:

- (a) employed;
- (b) self-employed;
- (c) dependant spouse;
- (d) dependant child;
- (e) unemployed pensioner;
- (f) unemployed senior;
- (g) unemployed adult;
- (h) indigent; or
- (i) ward of the State;
- (j) dependant for purposes of regulation 42.

**8.** (1) Upon the registration of a person as a beneficiary under regulation 3 or 4, the Director shall issue to that person an NHI membership card.

NHI membership cards.

(2) An NHI membership card

- (a) shall bear the full name of the beneficiary;
- (b) shall have imprinted on it the beneficiary's national health insurance number;
- (c) may bear a photograph of the beneficiary;
- (d) may state the date from which it has effect;
- (e) may state the date on which it expires;
- (f) may contain or have imprinted on it such other information as the Board may approve.

(3) An NHI membership card shall be presented to a health care provider for the purposes of identification, eligibility certification and utilisation recording.

Custody and replacement of NHI membership card.	<p><b>9.</b> (1) A beneficiary shall be responsible for the safe custody of his NHI membership card and that of any of his dependents who are minors.</p> <p>(2) Where an NHI membership card is destroyed, lost, stolen or defaced, the person responsible for its safe custody shall report the matter to the Director, who shall, on the payment of the fee specified in Schedule 1, replace the NHI membership card.</p>
Return of NHI membership card on death of beneficiary.	<p><b>10.</b> On the death of a beneficiary, any person having possession or thereafter obtaining possession of the NHI membership card of the deceased beneficiary shall forthwith deliver it to the Director.</p>
Notification of termination of employment.	<p><b>11.</b> An employer shall, within seven days of the termination of employment of a person employed by him, notify the Director of such termination on such form as the Director may approve.</p>
Notification of change in work status.	<p><b>12.</b> A beneficiary who changes his employer or his status as an employee, employer or self-employed person shall, on such form as the Director may approve, notify the Director of the change, within fourteen days of the date of the change.</p>
Notification of new dependant.	<p><b>13.</b> Where a person who is registered as a beneficiary becomes the dependant of a resident who is registered as a beneficiary, the resident shall, on such form as the Director may approve, notify the Director of the change within fourteen days of the date of the change.</p>
Notification of change in family status.	<p><b>14.</b> (1) A beneficiary who changes his family status shall, on such form as the Director may approve, notify the Director of the change, within seven days of the date of the change.</p> <p>(2) For the purposes of subregulation (1), a person changes his family status where he becomes married, separated under a deed of separation or order of a court, divorced or ceases to be a dependant.</p>
Notification of change in immigration status.	<p><b>15.</b> A beneficiary who changes his immigration status shall, on such form as the Director may approve, notify the Director of the change, within seven days of the date of the change.</p>
Notification of release from prison.	<p><b>16.</b> Where a person is released from prison, the Permanent Secretary of the Ministry responsible for prisons shall, on such form as the Director may approve, notify the Director of the release of that person, within seven days of the release.</p>
Extension of time for notification of change.	<p><b>17.</b> (1) The Director may, in special circumstances, extend the time specified in regulation 11, 12, 13, 14 or 15 for the notification of a change.</p> <p>(2) A person who fails to notify the Director of a change before the expiration of</p>

the time as specified or extended under regulation 11, 12, 13, 14, 15 or 17, shall, on notifying the Director of the change, be required to pay the fee specified in Schedule 1.

Termination of NHI coverage.

**18.** The Director shall terminate coverage under the NHI System in respect of a person who ceases to be a legal resident.

New employer.

**19.** A beneficiary shall on commencing employment with a new employer, produce his NHI membership card to that employer.

Offences.

**20.** (1) A person who contravenes regulation 3, 4 or regulations 12 to 15 commits an offence and is liable on summary conviction to a fine not exceeding one thousand dollars, and if the offence is a continuing offence, to a further fine not exceeding one hundred dollars for every day or part of a day during which the offence has continued.

(2) A person who knowingly gives false information in an application commits an offence and is liable on summary conviction to a fine not exceeding one thousand dollars.

**21.** The Director shall cause the forms approved for the purposes of these Regulations to be made available to the members of the public.

Forms.

### **PART III CONTRIBUTIONS**

**22.** (1) Where a payment of wages is made to or for the benefit of an employee on or after the coming into force of these Regulations, there shall be payable

Rates of contributions.

(a) contributions by the employee in respect of himself and his dependant spouse at the rates specified in Schedule 2;

Schedule 2

(b) a contribution by the employer in respect of the employee at the rate specified in Schedule 2.

(2) A self-employed person shall pay contributions in respect of himself and his dependant spouse at the rates specified in Schedule 2.

(3) The Social Security (Self-Employed Persons) Regulations, 1994 shall apply, *mutatis mutandis*, to the payment of contributions by self-employed persons.

(4) An unemployed adult shall pay contributions in respect of himself and his dependant spouse at the rates specified in Schedule 2.

(5) The contributions of a resident to whom regulation 4 applies together with the contributions for each of his or her dependants shall be paid by that resident at

the rate specified in Schedule 2.

(6) The contributions of dependent children, unemployed seniors, indigent persons, and of wards of the State shall be such sum as is appropriated by the House of Assembly in each financial year for that purpose.

(7) In calculating the amount of a contribution due by or in respect of an employee, the amount of any cents in a person's wages shall be disregarded.

(8) The Director may exempt a beneficiary from the requirement to pay contributions in respect of himself or his dependant spouse, where the beneficiary satisfies the Director that he or his dependant spouse will be living outside the Territory for at least six months in any calendar year.

(9) A person in respect of whom an exemption is granted under subregulation (8) shall not be entitled to receive benefits unless he gives the Director at least three months' notice of his desire to resume his entitlement to benefits and three months' contributions is paid on his behalf.

Upper income  
limit.

**23.** There shall be for every contribution year an upper income limit for contributions, being the maximum amount of income in respect of which such contributions are payable and the amount of such limit in respect of different pay periods shall be as set out in Schedule 3.

Schedule 3

Wages.

**24.** For the purposes of regulation 23, the wages for an employee shall consist of all gross earnings paid to or for the benefit of the employee including

- (a) overtime payments;
- (b) cost of living payments;
- (c) commission or profits on sales;
- (d) payments for night or shift work;
- (e) holiday pay or other amounts set aside out of the employee's remuneration throughout the year or part of the year payable to him periodically, except any pensions, gratuities or similar benefits under a scheme of insurance or social security.

Exemption from  
payment of  
contributions.

**25.** (1) An employer shall be exempt from liability to pay contributions for any week

- (a) in which no work is done by the employee and in respect of which the employee receives no wages; or

(b) in which the employee is engaged as a full-time unpaid apprentice.

(2) Nothing in subregulation (1) shall be deemed to affect the liability of an employer to pay contributions for any week in which an employee is on vacation if wages are normally payable in respect of such a person.

Recovery by employer of contributions paid on behalf of employee.

**26.** (1) An employer shall, on or before making any payment of wages to an employee, deduct the contributions payable on behalf of that employee in accordance with these Regulations.

(2) Where, by reason of any error made in good faith, an employer, on making any payment of wages to an employee, fails to deduct therefrom the contribution or any part thereof payable by such employee, the employer may recover such contribution or part thereof from any wages payable to the employee during the ensuing year.

**27.** An employer shall record, in each contribution year in such form as may be authorised by the Director, the following particulars in respect of each of his employees:

Manner of recording contributions.

- (a) the date of each payment of wages;
- (b) the amount of such wages;
- (c) the amount of contribution due in respect of the employer and employee in respect of such payment; and
- (d) the number of weeks in which the employee was in insurable employment in the said contribution year.

**28.** (1) Within fourteen days of the end of each month, an employer shall transmit to the Director, together with such duly completed form as the Director may approve, the total amount of contributions due by the employer and his employees during the said month in compliance with the provisions of regulation 23.

Payment of contributions by employer.

(2) In addition to any other requirements, an employer shall, where the service of an employee is terminated, transmit to the Director all contributions due in respect of that employee within fourteen days from the end of the month in which the said employment is terminated.

(3) If an employer, by reason of an error made in good faith, has paid to the Director by way of contributions any amount exceeding what was due at a particular time, the excess payment may be set off against any contribution that falls due subsequently.

**29. (1) If within the time prescribed by regulation**

- (a) an employer has not paid any contribution which he is liable to pay to the Director for that month and the Director is unaware of the amount, if any, which the employer is liable to pay, or
- (b) the employer has tendered in payment an amount which the Director has reasonable cause to believe is less than the employer is liable to pay in respect of any month

Employer failing to pay contributions due.

the Director may give notice in writing to the employer requiring him to render, within the time specified in the notice (being not less than five days), a written return showing the name of every employee to whom he made any payment of wages in respect of any period specified in such notice, together with such particulars regarding those employees as are specified in subregulation (2).

**(2) The particulars referred to in subregulation (1) are**

- (a) the amount of every payment of wages made during that period;
- (b) the total amount of contributions which the employer was liable to deduct during the period;
- (c) the total amount of contributions which was payable by the employer in addition to the amount deductible under paragraph (b); and
- (d) such other details and information as will enable the Director to ascertain the correctness or otherwise of the amounts.

**(3) The Director shall ascertain and certify the amount of contribution which the employer is liable to pay in respect of any period.**

**(4) The production of the return made by the employer under subregulation (1) and of the certificate of the Director under subregulation (3) shall be good evidence that the amount of contribution to which the employer is liable to pay to the Director in respect of the period specified therein, and any document purporting to be such a certificate shall be deemed to be such a certificate until the contrary is proved.**

Surcharge for late or non-payment of contributions.

**30. (1) Subject to subregulation (2), if, within the time limit provided in regulation 28, an employer has not paid any contribution which he is liable to pay for any particular month, he shall be liable to pay to the Director a surcharge equivalent to 10% of the amount of the contributions which he was liable to pay for that month.**

**(2) The Director may, if he is satisfied that the circumstances of the case so**

warrant, exempt an employer from the payment of the surcharge under subregulation (1).

Employer's non-payment of contributions not to affect employee's rights.  
Nil returns.

**31.** The failure of an employer to pay contributions in respect of an employee in accordance with regulation 28 shall in no way affect the benefits that an employee is entitled to under the NHI System.

**32.** An employer who during any contribution period has no employees in his service shall send to the Director a statement to that effect within one month of his ceasing to employ any persons.

#### **PART IV REFUNDS**

**33.** (1) Contributions paid by an employer under erroneous belief that such contributions were due, shall be refunded by the Director to the employer, as the case may be, if application to that effect is made in writing to the Director within the time specified in subregulation (4).

Refund of contributions paid in error.

(2) Subject to subregulation (3), contributions erroneously paid by an employer on behalf of an employed person and not recovered by the employer from that person, may be refunded by the Director to the employer instead of to that person.

(3) Where the contributions erroneously paid by an employer on behalf of an employed person are recovered by the employer from that person, the Director may refund such contributions to that person, or, with consent of that person in writing, to the employer.

(4) An application for the return of any contributions made under subregulation (1) shall be made in such form and in such manner as the Director may from time to time determine.

(5) Every application for a refund of contributions under subregulation (1) shall be made within three years from the date of such payment.

**34.** (1) Where a person is employed during any contribution year by two or more employers, each such employer shall be liable to pay contribution in proportion to the wages paid to such person by each such employer.

Employment by two or more employers.

(2) Where an employee to whom subregulation (1) applies has paid contributions on wages exceeding the upper wages limit in any contribution year, such employee shall be entitled to a refund of the amount so paid on application to the Director.

#### **PART V RECORDS**

**35.** An employer shall maintain a record showing in respect of each person employed by him

Records to be kept by employers.

- (a) the date on which such employment commenced and the date of the termination of the employment;
- (b) the date and amount of each payment of wages; and
- (c) the date and amount of each payment of contributions to the Director under regulation 29.

Certificate of unpaid contributions.

**36.** Where an employer fails to pay the Director before the end of January of each year, the total amount of contributions which such employer is liable to pay in respect of the previous contribution year, the Director may prepare a certificate showing the amount of contributions remaining unpaid and due to the Board for that previous year and such certificate shall be sufficient evidence in any Court that the sum mentioned in the certificate is unpaid and due to the Board, and any document purporting to be such a certificate shall be deemed to be such a certificate issued by the Director until the contrary is proved.

Issue of certificate to employee at the end of year.

**37.** Within thirty days from the end of a contribution year or from the date of termination of employment, an employer shall give to each employee a certificate showing in respect of the employment

- (a) the total amount of contributions deducted from the wages of the employee during the contribution year;
- (b) the employee's total wages for the contribution year; and
- (c) the number of weeks in the contribution year in which the employee was in insurable employment.

Inspection of records by employee.

**38.** An employee shall be entitled to inspect the record specified in regulation 35 in respect of him once in every period of three months.

## **PART VI FINANCIAL BENEFITS**

Reimbursement of expenses for services not available under the NHI System.

**39.** Where a health care service is listed and not available under the NHI System but is obtained in the Territory by a beneficiary from a health care provider who has not entered into a contract with the Board, the Board may, on application in writing by the beneficiary, approve the reimbursement to the beneficiary of the whole or part of the expenses incurred by the beneficiary in obtaining the service.

## **PART VII**



## MISCELLANEOUS

Death of an employer.

**40.** Where an employer dies, any obligation incurred by the employer before his death under these Regulations shall be performed by his personal representative.

**41.** (1) Where there is a change of employer in respect of a business, trade or undertaking, any obligation incurred under these Regulations before such change shall be performed by the person who was the employer before such change.

Succession to business.

(2) Where there is a change of employer in respect of a business, trade or undertaking, such change shall, within a month before the change, be notified to the Director in writing by the person who was the employer before the change.

**42.** (1) Notwithstanding any other provision in these Regulations, the Director may treat as a dependant of a resident, a person or persons legally residing with that resident but who are not the spouse or child of that resident.

Treatment of certain class of residents.

(2) A resident who has residing with him or her a person or persons under the circumstances referred to in subregulation (1), shall

(a) comply with these Regulations as regards the requirements to register that person or those persons as his or her dependant or dependants;

(b) pay contributions with respect to each one of those persons at the rate of 3.75% of insurable earnings per person;

(c) in any other respects, comply with these Regulations.

## **SCHEDULE 1**

[Regulation 9(2), 17(2)]

### **Fees**

Fee for replacement of NHI membership card	\$20.00
Fee for late notification of change	\$20.00

## SCHEDULE 2

[Regulation 22(1), 22(2)]

### Rates of Contributions

Rate of contribution payable by employee	3.75% of insurable earnings
Rate of contribution payable by employer	3.75% of insurable earnings of each employee
Rate of contributions payable by a resident to whom regulation 4 applies	7.5% of insurable earnings
Rate of contribution payable by self-employed person	7.5% of insurable earnings
Rate of contribution payable in respect of a dependant spouse	3.75% of insurable earnings of employed spouse
Rate of contribution payable by an unemployed adult	7.5% of insurable income
Unemployed pensioner (under age 65) (where pension is not the only source of income)	7.5% of insurable income
Unemployed pensioner (under age 65) (where pension is the only source of income)	3.75%

**SCHEDULE 3**

[Regulation 23]

**Upper Income Limit**

Two times the upper wage limit for Social Security contributions

Dated this 24<sup>th</sup> day of December, 2015.

(Sgd.) Ronnie W. Skelton,  
Minister of Health and Social Development.