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FOR IMMEDIATE RELEASE
June 4, 2019

HOW DO I...PAY MY NHI CONTRIBUTIONS?

Contributions equal benefits

Are you a new beneficiary? If you are, then one of the first things you should learn is that contributions equal benefits. That means if you keep your contributions up to date, you will maintain your eligibility and healthcare benefits from National Health Insurance (NHI).

When are contributions due? Contributions are due by the 14th of the month, following the month in which they are due. For example, payment for the month of April, will be due by May 14, before a 10-percent penalty is incurred.

But how do you pay contributions? Beneficiaries must submit the relevant remittance forms in addition to the appropriate payment to the NHI Cashier. Remittance forms can be found online at www.vinhi.vg or can be collected at the NHI Office at the Joshua Smith Building on Tortola, or the Social Security Office in The Valley, Virgin Gorda.

How are contributions calculated? Contributions are determined by the rate assigned to each beneficiary category, along with the maximum insurable earnings per pay period.

Pay Period	Maximum Insurable Earnings	Contribution		Total
		Employee (3.75%)	Employer (3.75%)	
Weekly	\$1,630.00	\$61.13	\$61.13	\$122.26
Fortnightly	\$3,260.00	\$122.25	\$122.25	\$244.50
Semi-monthly	\$3,531.66	\$132.44	\$132.44	\$264.88
Four weekly	\$6,520.00	\$244.50	\$244.50	\$489.00
Monthly	\$7,063.34	\$264.88	\$264.88	\$529.76
Annual	\$84,760.00	\$3,178.50	\$3,178.50	\$6,357.00

Figure 1. Maximum Insurable Earnings 2019

Maximum insurable earnings vary each year depending on the inflation rate and is determined by the Government of the Virgin Islands' Central Statistics Office. Inflation is calculated using prices of goods.

What are the contribution rates? The contribution rate is determined by your beneficiary category. Currently, there are **six (6)** beneficiary categories, including: **Employer, Employee, Self-Employed, Voluntary, Unemployed Spouse** and **Government Funded**. Government funded has four (4) sub-categories including **Minor, Prisoner, Indigent** and **Retired**.

Employers and Self-Employed beneficiaries contribute 7.5-percent of their insurable income. Employees also contribute 7.5-percent, but it is split evenly between their employers and themselves. Employers will pay 3.75-percent on behalf of each employee, while they will deduct 3.75-percent from their employee's salary.

To remit payment, Employers and Self-Employed beneficiaries fill out remittance forms that include their names, the names of their employees and their unemployed spouses, where applicable. The employers and self-employed beneficiaries would then submit the form along with the appropriate payment to the NHI Cashier.

Important to note, Employees cannot remit payment on their own behalf, payment must be received from their Employer.

For the Unemployed Spouse, their employed spouse contributes 7.5-percent of his or her insurable earnings on behalf of his or her unemployed spouse. The employed spouse would have to register the unemployed spouse, and his or her employer would deduct contributions from the employee on the unemployed spouse's behalf.

Voluntary beneficiaries contribute 7.5-percent of earnings established by the Compliance Team at NHI. Voluntary beneficiaries could be those persons who have gone into early retirement (before age 65) or those persons in-between employment.

As for Government-Funded beneficiaries (Minor, Prisoner, Retired or Indigent), the Government of the Virgin Islands contributes on their behalf.

For more information, persons can contact the NHI main office via telephone 852-7860 or email info@vinhi.vg.

The National Health Insurance of the Virgin Islands has a mandate to provide affordable access to healthcare services for all legal residents in the Territory, in line with Government's vision, '*Towards a Healthier Virgin Islands*'.

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NOTES TO EDITOR(S): Photograph and flier are attached.

Flier Design: April Glasgow

The “*NHI, How do I?*” series is part of a campaign to ensure beneficiaries are well equipped with the information needed to access healthcare services.