

What should I do if my account is in arrears?

Employers with outstanding balances are encouraged to visit the Medical Benefits Scheme to discuss a settlement plan.

You should ensure that all records, including the R3As are submitted to the Medical Benefits Scheme to facilitate the reconciliation of your accounts.

What should I do if I am closing my business temporarily?

Employers who will be closing their businesses temporarily should send a letter addressed to the Customer Service Manager indicating the intention to close the business temporarily. This ensures that arrears are not accumulated during the period of dormancy.

Employers should also notify the Customer Service Manager of intentions to change the company's name, relocation or expansion to another physical address or permanent closure. The letter could accompany the submission of the D3 form.

Should I expect visits from Medical Benefits Scheme personnel at my place of business?

Yes. Invigilators or Field Officers of the Medical Benefits Scheme have the right to visit any business place during the hours of operations, or at any reasonable time to examine records or make inquiries. Access must be granted to the premises and to any file or document that would assist the officers in carrying out their duties. It is against the law for any person to refuse admission to an Invigilator or to obstruct or hinder him/her from carrying out his/her duties.

The Medical Benefits Scheme encourages employers to contact the Invigilator with responsibility for their area if they have any questions.

Contact information:

Medical Benefits Scheme
Nevis Street, P.O. Box 424

Tel: (268) 481 MBS-1 (6271) 481 6200

Fax: (268) 481.6370

Join us on the web at www.mbs.gov.ag



**Medical Benefits
Scheme**

Frequently Asked Questions Employers

Are all employers required to register with the Medical Benefits Scheme?

Yes. All employers in Antigua and Barbuda, who employ individuals on a full or part time basis or by contract, are required by law to be registered at the Medical Benefits Scheme and to also pay weekly, bi-weekly or monthly contributions on behalf of their employees.

How do employers register with the Medical Benefits Scheme?

To facilitate registration, employers are required to visit the offices of the Medical Benefits Scheme and to present to the Customer Service Representative their Employer Registration Certificate (Business Licence). A registration form will then be completed and a Medical Benefits Scheme employer registration number will be issued to the employer. The registration number must be quoted on all subsequent documents or forms submitted to the Medical Benefits Scheme.

How are employees' contributions calculated?

Employers are required to deduct 3.5 percent from the gross earnings of all employees. That employee deduction is to be matched by an equal amount of 3.5 percent by the employer, making the total contribution for each employee 7 percent of his/her gross earnings to be paid to the Medical Benefits Scheme monthly.

Is there a ceiling on the amount deducted from an employees' earnings?

No. There is no maximum amount or ceiling on the gross earnings of employees. Therefore, if an employee earns EC \$1,200.00 monthly, a total of EC \$42.00 would be deducted from the employee's gross earnings and would be matched by a similar amount of EC \$42.00 by the employer. The total

contribution would be EC \$84.00. The same principle would apply to an employee who earns EC \$10,000.00 monthly. A total contribution of EC \$700.00 must be paid on behalf of the employee monthly, i.e. EC \$350.00 deducted from the employee's earnings and EC \$350.00 matched by the employer.

What should be taken into consideration when making deductions from employees' wages/salary?

For purposes of determining deductions of contributions, the following must be taken into consideration:

- Overtime payment;
- Cost of living bonus;
- Additional payments for dependants;
- Supplements for long service industry or efficiency;
- Commission or profit on sales;
- Gratuities paid by the employer;
- Payment for night or shift work;
- Production bonus;
- Danger or dirt money or similar payments;
- Service charges;
- Any employee's liabilities (including tax) paid on his/her behalf by the employer;
- Holiday pay or other amounts set aside out of the employed person's remuneration throughout the year or part of the year to be paid to him/her periodically.

What process is involved in paying employees contributions to the Medical Benefits Scheme?

All employers are required to complete monthly remittance forms, known as the R3As, which capture details for each employee, including the amounts deducted by the employer, whether weekly, bi-weekly or monthly. The R3A and cheque payment must be submitted to the Medical Benefits Scheme monthly, and no later than the 14th of the following month.

How should the R3A Form be completed?

Employers are to ensure that all information appearing on the R3A form is accurate and that all fields are completed. Particular attention must be paid to ensuring that all employees' names and their Medical Benefits Scheme registration numbers are correct. Employees must be referred to by the name appearing on their Medical Benefits Scheme card and not an alias or "pet name".

Employers must ensure as well, that they quote correctly their Medical Benefits Scheme employer registration number at all times on the R3A form.

The comments section of the R3A must be utilised to indicate employees who proceeded on sick leave or maternity leave during the reporting month. Deductions are not made on an employee's pay during maternity and sick leave periods.

If you require assistance please call 480-6200 to speak to the Invigilator with responsibility for your zone.

What is the D3 Form?

The D3 form confirms employment status as well as each employee's name, address, date of birth, occupation and period of employment. All employees are required to verify and sign off on the information recorded on the D3. The D3 must be submitted to the Medical Benefits Scheme bi-annually, which is January and July each year.

As an employer what should I do if an employee does not have a Medical Benefits Scheme registration number?

Employers must encourage all employees who are not registered with the Medical Benefits Scheme to do so immediately. The Employee must first obtain a Social Security card and then visit the Medical Benefits Scheme offices to register. To facilitate registration the employee is required to present to the Customer Service Representative the following documents:

- Social Security Card;
- Passport
- Other acceptable means of identification,

