

Overview Pension & Gratuity Awards

Introduction

The Benefits and Awards in this document are for those Public Officers and Police Officers at the rank of Inspectors and above, who qualify for benefits under The Pensions Act, Chapter 35 (now Chapter 43) of the Statute Laws of The Bahamas. This document does not cover Benefits and Awards for police officers (below the rank of Inspectors), prison officers and officers of the Defence Force.

Purpose of The Pension Plan (This was posted based on RBDF Veterans who may have transferred or been seconded to other areas of the Bahamas Public Service)

The Public Service Pension Plan, under Chapter 43 (previously Chapter 35), of The Statute Laws of The Bahamas is a non-contributory plan. The purpose of the plan is to award pensions and gratuities to public officers. In order to qualify for the award of a pension, officers must be members of the Pensionable Establishment and have a minimum of five (5) years continuous service before reaching the mandatory age of retirement. Pensionable officers may retire early, with the award of pensions, provided they meet at least one (1) of the options (choices) stipulated in The Pensions Act. Service for any benefit under the Pension Plan must be continuous i.e. unbroken. Years of continuous service on temporary terms, whether weekly or monthly are counted. Periods of absence taken on unpaid (no pay) leave and service on contract, while they do not break an officer's service, are not counted in the pension/gratuity calculation.

The amount of the pension awarded to public officers is determined by the number of continuous months of employment and the annual salary at the time of retirement. Officers may take the maximum (full) pension for their months of service, in which case they will not receive the lump sum gratuity. However, officers may opt to take a reduced pension of 75% of their maximum (full) pension, and in this case they would receive a lump sum gratuity equal to 25% of their maximum (full) pension multiplied by ten (10). Officers who do not qualify for the award of a pension, and provided they had completed at least ten (10) years of continuous monthly service, will be eligible for a gratuity equivalent to 4% of the annual salary at the time of retirement, multiplied by the number of completed years of service (less any periods taken on unpaid (no pay) leave and/or contract).

There is no absolute right to the benefits that are awarded under The Pensions Act. The benefits are only awarded for good and faithful service and will be withheld in part or whole where officers are found to be guilty of disgraceful conduct or gross dereliction of duty or indebted to the Government of The Bahamas for any public money which came to their hands either legally or illegally.

The rate of inflation is not reflected in the Pension Plan. However, The Bahamas Government may from time to time increase the amount of the monthly pension paid to former public officers. The percentage of the increase will be decided by the Government.

The pension awarded to public officers is payable for life. On death of the pensioner the surviving spouse or dependant may make application for a gratuity called an Ex-Gratia Award equivalent to one (1) year's pension, upon presentation of certain documents.

Applying for Pension and Gratuity Awards (Retiring from the Public Service)

The Public Service Pension Plan of The Statute Laws of The Bahamas is a non-contributory plan. The purpose of the plan is to award pensions and gratuities to public officers. The amount of the pension awarded to public officers is determined by the number of continuous months of employment and the annual salary at the time of retirement. The benefits and awards described below are for public officers who qualify for benefits under The Pensions Act, Chapter 43 of the Statute Laws of The Bahamas.

Officers may take the maximum (full) pension for their months of service, in which case they will not receive the lump sum gratuity. However, officers may opt to take a reduced pension of 75% of their maximum (full) pension, and in this case they would receive a lump sum gratuity equal to 25% of their maximum (full) pension multiplied by ten (10).

Officers who do not qualify for the award of a pension, and provided they had completed at least ten (10) years of continuous monthly service, will be eligible for a gratuity equivalent to 4% of the annual salary at the time of retirement, multiplied by the number of completed years of service (less any periods taken on unpaid (no pay) leave and/or contract).

Eligibility

Public officers, who are members of the Pensionable Establishment may qualify for the award of pension provided he/she:

- is a member of the permanent staff.
- has at least five (5) years minimum full-time service.
- service is continuous or unbroken.
- has completed at least 30 years of continuous service.
- is at least 55 years of age.
- is considered by a Government Medical Board to be medically unfit for continued employment.
- has reached the mandatory retirement age of 65 years.

Pensionable officers may retire early, with the award of pensions, provided they meet at least one of the following options:

- Have served for thirty years.
- Submitted a request for early retirement on medical grounds.

The following officers should refer to the relevant Act for Benefits and Awards for further information:

Judges – Judges Remuneration and Pensions Act

Members of The Royal Bahamas Police Force – The Police Force Act 2009

Prison officers – The Prison Act

Officers of The Defence Force – The Defence Force Act

Process

- Six months before the desired retirement date, the officer should liaise with the Human Resource Department to verify whether (s)he qualifies for retirement benefits.
- Officer must complete and submit an application form for pension/gratuity along with supporting documents and a letter giving the date that (s)he wishes to retire to his/her immediate supervisor
- The supervisor/HR must then complete a request for benefit and submit it to the PS/Head of Department for signing.
- The PS/Head of Department must then prepare and submit a recommendation to the Permanent Secretary of the Department of Public Service.
- The Department of Public Service will verify the accuracy of employee information and compute the benefit that is due to the Officer.
- A recommendation is then prepared for the Public Service Commission for final consideration.
- The Public Service Commission makes a final determination regarding the benefits due to the officer and returns this to the Department of Public Service.
- Department of Public Service will then prepare a letter to the officer advising of the amount of his/her benefits.
- At this point the file is then passed on to the Accounts section of the Department of Public Service who will prepare a voucher for the gratuity and add the officer to the pension payroll.
- The officer may contact the Treasury Department regarding the collection of the cheque.

Note: Pension Payment will be remitted to the allocated account monthly.

Please note:

Maximum service for pension is 40 years, or; 480 months. All periods of continuous (unbroken) service count, for the award of pension/gratuity i.e. temporary (weekly or monthly) terms and permanent employment. Only paid (salary) service counts, unpaid (no-salary) periods cannot be counted.

The rate of inflation is not reflected in the Pension Plan. However, The Bahamas Government may from time to time increase the amount of the monthly pension paid to former public officers. The percentage of the increase will be decided by the government.

The pension awarded to public officers is payable for life. On death of the pensioner the surviving spouse or dependent may make application for a gratuity called an Ex-Gratia Award equivalent to one (1) year's pension, upon presentation of certain documents.

Pension Options

An Officer who qualifies for the award of a Pension may choose one of the following:

Full Pension without the award of a lump sum Gratuity, or;

Reduced Pension with the award of a lump sum Gratuity.

The maximum Pension paid to any officer cannot exceed 2/3rds of the annual salary. Pension is paid on a monthly basis for life.

Pension Formula Used:

Full Pension = final annual salary, multiplied by the number of completed (paid) months worked, divided by 720.

Reduced Pension = 75% multiplied by Full Pension and Gratuity = 25% multiplied by Full Pension, multiplied by 10.

Gratuity (Non-Pensionable Officers)

Permanent/Nonpermanent - paid to officers who resign/retire after completion of at least (10) years continuous monthly service. Formula Used:

4% of annual salary, multiplied by number of completed years. The period would be reduced by any service on contract or absence without pay.

Gratuity (Weekly)

Paid to nonpermanent staff who retire at age 55, age 65, or; on medical grounds, provided the employment was for at least five (5) continuous years. Formula Used:

The rate of gratuity range from 1/4th to 6/4th of the final annual salary depending on the number of years of service (i.e 5 - 30 plus years).

Turn-around time

Award of Benefits on the death of a serving public officer are processed within two to four months. This may vary dependent on the processing time of the agency.

Award of Benefit on Death of Serving Public Officer (Survivors of a Public Servant)

On the death of a public officer a gratuity equivalent to one (1) year's salary will be awarded to the legal personal representative. However, for officers who are not members of the Pensionable Staff and with less than five (5) years' service, a gratuity equivalent to one-half (1/2) year's salary will be awarded to the legal personal representative.

In the case of a public officer who dies after the completion of thirty (30) years' service, or age 55 years, the legal personal representative would be awarded a gratuity equivalent to the amount of gratuity benefit that would have been paid to the officer as if (s)he had retired on the date of death. However, if this gratuity calculates to be less than the officer's annual salary, then the one (1) year's salary will be awarded instead. Upon the death of a serving officer family members should consult the agency to determine whether or not they are eligible for an award of benefit. The agency should in turn consult with the Department of Public Service. The benefits and awards described below are for public officers who qualify for benefits under The Pensions Act, Chapter 43 of the Statute Laws of The Bahamas.

Eligibility

Any public officers officially appointed to the public service and serving at the time of death.

The following officers should refer to the relevant act for Benefits and Awards for further information:

Judges – Judges Remuneration and Pensions Act

Members of The Royal Bahamas Police Force – The Police Force Act 2009

Prison officers – The Prison Act

Officers of The Royal Bahamas Defence Force – The Defence Force Act

Process

- The family member must notify the agency of the officer's death and submit the Death Certificate to Human Resource Department.
- The Supervisor/HR must then complete a Request for Benefit Form and submit it to the PS/Head of Department for signing.
- The PS/Head of Department must then prepare and submit a recommendation to the Permanent Secretary of the Department of Public Service.
- The Department of Public Service will verify accuracy of the employee information and compute the benefit that is due to the officer.
- A recommendation is then prepared for the Public Service Commission for final consideration.
- The Public Service Commission makes a final determination regarding the benefits due to the officer and returns this to the Department of Public Service.
- The Department of Public Service will then prepare a letter to the Legal Personal Representative of the officer advising them of the amount of the benefit.
- At this point the file is then passed on to the accounts section of the Department of Public Service who will prepare a voucher for the gratuity. Note, the voucher will be prepared once a "Letter of Administration/Probate" is received from the Legal Personal Representative.
- The Legal Personal Representative (LPR) must contact the Treasury Department regarding the collection of their cheque. Note, to collect the cheque the LPR must present the "Letters of Administration/Probate" and photo identification to the Pension Section of the Treasury Department.

Supporting Documents

The following original documents must be submitted:

By family member/Legal Personal Representative

- Death Certificate
- Birth Certificate
- Passport
- Letters of Administration/Probate
- By the agency's HR department:
- All submission by family member/LPR
- Proof of Unpaid Leave
- Memorandum verifying that the officer is not indebted to the government
- Salary Progression
- Letter of appointment to the Public Service
- Copies of Blue G vouchers for each quarter of the last five years of service (for Family island employees)

Turn-around time

Award of benefits on the death of a serving public officer are processed within two to four months. This may vary dependent on the processing time of the agency.

Re-employment in the Public Service

Upon reaching age 65, all officers must retire from the Public service. However, retired officers may be reconsidered for re-employment. These officers may be re-engaged up to age seventy (70) subject to the need for their services.

Note:

Re-employed officers are usually required to forgo their pension during the period of re-engagement. If an officer resigns from the Public Service and is subsequently re-appointed to the Public Service this is considered to be a new appointment.

Eligibility

There are two categories of officers who are considered for re-employment, Teaching and Health Care Professionals. However, government may reengage employees with Specialized Skills for specified periods.

Process

- The Officer must submit a letter indicating their interest in re-engagement to their supervisor.
- The Supervisor/Human Resources must then inform the Permanent Secretary (PS)/Head of Department of the officer's re-engagement request.
- The PS/Head of Department must then submit a recommendation to the Permanent Secretary of the Department of Public Service to initiate the re-engagement.
- The Department of Public Service will process the recommendation and advise the Agency of the outcome.
- In the event that the officer is re-employed the Department of Public Service will ensure that this is Gazetted.
- Application Form(s)
- There is no application form for this process
- Supporting Documents
- Letter of request
- Medical Certificate of Good Health
- Turn-around time Within the Department of Public Service application for re-employment is processed within four to six weeks.

DEFENCE FORCE (PENSIONS AND GRATUITIES) REGULATIONS

Citation.

1. These Regulations may be cited as the Defence (Pensions and Gratuities) Regulations.
[Commencement 20th September, 1984]

Interpretation.

2. (1) In these Regulations unless the context otherwise requires and subject to paragraph (2) —
“**officer**” means a member of the Defence Force of the rank of midshipman or above;
“**pay**” includes technical qualification pay, additional qualification pay and allowances;
“**pensionable emoluments**” means the amount of pay received by an officer, warrant officer or marine in the final month of his service;
“**permanent partial disablement**” means such disablement as is of a permanent nature and which reduces the earning capacity of an officer, warrant officer or marine in every employment which he is capable of undertaking;
“**permanent total disablement**” means such disablement as is of a permanent nature and which incapacitates an officer, warrant officer or marine for any employment in the Defence Force or elsewhere;
“**public claim**” means any public debt or disallowance, including any over-issue or advance of pay, pension or emoluments made through an error as to facts; or the sum required to make good any loss, deficiency or irregular expenditure of public money, and deficiency, loss, damage or destruction of public stores, buildings or other public property of which, after due investigation, no explanation satisfactory to the Minister is given by the person responsible for the same;
“**reckonable service**” means —
(a) such periods or the aggregate of such periods as a person shall have been paid as an officer, warrant officer, or marine of the Defence Force;
(b) a continuous period of full-time paid service in the Marine Division of the Royal Bahamas Police Force immediately prior to service in the Defence Force and prior to 1st May 1980; and
(c) any other equivalent service approved in each case by the Minister;
“**service claim**” means any debt or sum required to make good any loss, deficiency or irregular expenditure of service money pertaining to any service mess, club, institution or other service organization for which, after due investigation, no explanation satisfactory to the Minister is given by the person responsible for the same; and
“**warrant officer**” has the same meaning as in the Defence (Regular Force Enlistment and Service) Regulations and the Defence (Reserve) Regulations.

- (2) References in these Regulations to officers, warrant officers and marines do not include a person serving in the Defence Force by virtue of a contract between that person and the Government of The Bahamas.

Calculation of pensions.

3. Subject to regulation 7, an officer, warrant officer or marine may on termination of his service be granted —

(a) if his reckonable service is less than twenty-five years, but he has attained the age of fifty-five years, a pension of one-six hundredth of the amount of his pensionable emoluments for each completed month of reckonable service; or

(b) if his reckonable service is not less than twenty-five years and not more than thirty years, a pension of one-half of the amount of his pensionable emoluments; or

(c) if his reckonable service exceeds thirty years, a pension of one-seven hundred and twentieth of his pensionable emoluments for each completed month of his reckonable service:

Provided that a pension granted under this regulation shall not exceed the amount of two-thirds of a person's highest pensionable emoluments.

Reduced pensions and gratuities.

4. An officer, warrant officer or marine who has qualified for a pension under regulation 3 may, at his option exercisable on a day not later than the day preceding the termination of his service, be paid in lieu of such pension, a pension at the rate of three-fourths of such pension, together with a gratuity equal to ten times the amount of the reduction so made in the pension:

Provided that a person who has exercised his option before the day preceding the termination of his service may revoke this option on or before, but not later than, that day.

Gratuities.

5. Subject to regulation 7, where the service of an officer, qualified for a pension under regulation 3, he may be granted a gratuity being a sum amounting to four per centum of his annual pay at the date of the termination of his service for each completed year of reckonable service.

Pensions or other grants not as of right.

6. No person shall have an absolute right to a pension or other grant under these Regulations.

Exclusion of pensions and other grants.

7. No pension or other grant shall be payable where the service of an officer, warrant officer or marine is terminated for irregular enlistment or misconduct or pursuant to a sentence of death, imprisonment or dismissal, with or without disgrace, from the Defence Force pronounced by a court of competent jurisdiction or by a Commanding Officer.

Invalidity pension.

8. (1) Any officer, warrant officer or marine who has not qualified for a pension under regulation 3 whose services are terminated on grounds of ill-health or injury occasioned, without his own default, in the discharge of his service as a member of the Defence Force, may be granted, instead of the gratuity provided for by regulation 5, a pension —

(a) amounting to one-nine hundredth of the amount of his pensionable emoluments for each completed month of reckonable service; or

(b) if in the opinion of the Medical Officer to the Defence Force the injury has resulted or is likely to result in permanent total disablement, the full amount of the pension which would have been payable had he completed twenty-five years' service together with compensation equivalent to twelve months pay; or

(c) if in the opinion of the Medical Officer to the Defence Force the injury has resulted or is likely to result in permanent partial disablement, a pension equivalent to such percentage of the pension which would have been payable had he completed twenty-five years' service as is set out in the Schedule.

Schedule.

(2) Where an officer, warrant officer or marine has suffered permanent partial disablement on account of ill health or injury occasioned, without his own default, in the discharge of his service as a member of the Defence Force but his service has not been terminated, the Minister may, in addition to any pension payable under regulation 3, award such invalidity pension as he may think fit, but so that the total amount of the pensions payable shall not exceed two-thirds of the beneficiary's pensionable emoluments.

Invalidity gratuity

9. It shall be lawful for the Minister to grant to any officer, warrant officer or marine who is constrained from infirmity of mind or body to leave the Defence Force without having qualified for any other pension or gratuity under these Regulations, such sum by way of gratuity as the Minister may think proper, but so that no such gratuity shall exceed the amount of one month's pay for each year of service.

Persons of unsound mind.

10. If any pensioner is or becomes of unsound mind, the Minister may direct that his pension, or such part of it as appears necessary for his care and maintenance, be paid to his wife, son, daughter or other person in whose care he is or who may be responsible for the cost of his care and maintenance and the receipt of the person to whom the whole or part of a pension is so paid shall be a sufficient discharge therefor.

Death.

11. In the event of the death of an officer, warrant officer or marine who may or may not have qualified for a pension under these Regulations, a gratuity may be granted to the legal personal representative of the deceased —

(a) in a sum equal to the annual pensionable emolument the deceased was in receipt of immediately prior to his death; or

(b) in a sum equal to twice the annual pensionable emolument the deceased was in receipt of immediately prior to his death, if in the opinion of the Minister the death was the direct result of an injury received during the discharge of the deceased's service, and in any case the Minister may, in his absolute discretion, make a grant not exceeding one thousand dollars towards the funeral expenses of the deceased.

Cessation of pension.

12. Payment of pensions shall cease on the death of a pensioner.

Restriction on payment from Bahamian funds in respect of other service

13. Where the computation of the pension or other grant which may be awarded under these Regulations includes a period of reckonable service otherwise than in the Defence Force, no payment shall be made from the public funds of The Bahamas in respect of that other service unless either —

(a) arrangements have been made to the satisfaction of the Minister for the reimbursement of the public funds of The Bahamas by or on behalf of the Government or other authority for whose benefit such service was given; or

(b) the Minister is satisfied that such service does not qualify for the payment of retiring benefits by the Government or other authority for whose benefit it was given. RBDFA Website

Revision of terms.

14. Except where otherwise provided, no person shall be entitled to claim any pension or other grant conferred by any provision of these Regulations in the event of such provision being at any time added to, varied or cancelled.

Time barred claims.

15. Except in such exceptional cases as may be approved by the Minister, no claim shall be admitted for any pension or other grant under these Regulations relating to any period more than twelve months prior to the date of the claim.

Compulsory deductions.

16. Any pension or other grant awarded under these Regulations shall be liable to deductions on the order of the Minister to meet any public or service claim.

Payment of pensions or other grants may be made provisionally.

17. The payment of any pension or other grant awarded under these Regulations may be made provisionally or on any other basis and for such period as the Minister may think fit and, either generally or in any particular case or class of cases, any pension or other grant awarded in terms of a monthly amount may be paid monthly in arrears.

Power of Minister to reduce pensions and other grants.

18. (1) The Minister may withhold or reduce any pension or other grant awarded under these Regulations

—
(a) if he is satisfied that it was obtained by the wilful suppression of material facts or granted in ignorance of facts which, had they been known at the time of the grant, would have justified the reduction or withholding of it; or

(b) if the person to or in respect of whom the pension or grant is awarded is sentenced to death or to any term of imprisonment by any court of competent jurisdiction, whether in The Bahamas or elsewhere, for any crime or offence, or is the opinion of the Minister unworthy of a grant from public funds.

(2) Where any pension or other grant has been withheld or reduced under the previous paragraph, the Minister may, if in any case he considers it equitable to do so, restore the whole or part of the pension or grant.

Pensions or other grants to cease on bankruptcy

19. (1) No pension or other grant shall be awarded to a person who, having been adjudicated bankrupt or declared insolvent by a judgement of a court of competent jurisdiction, whether in The Bahamas or elsewhere, has not obtained his discharge from such adjudication or declaration.

(2) If any person to whom a pension or other grant has been awarded under these Regulations is adjudicated bankrupt or declared insolvent by a judgement of a court of competent jurisdiction, whether in The Bahamas or elsewhere, then the pension or other grant shall forthwith cease:

Provided that the Minister may pay such pension or other grant, or any part of it and for such period or periods and in such proportions as he thinks fit to that person, his wife and children, and any money applied for the discharge of his debts shall, for the purposes of this paragraph, be regarded as applied for his benefit.

(3) When a person to whom this regulation applies obtains a discharge from his bankruptcy or insolvency, the pension or other grant payable under these Regulations may be awarded or restored to him with effect from the date of discharge.

Service of a foreign power

20. If a person to whom a pension or other grant under these Regulations has been awarded enters the service of a foreign power without the consent of the Minister or if he continues in that service after consent has been withdrawn, his pension or other grant may be suspended or withheld at the discretion of the Minister.

National Insurance Board Retirement Benefit and Grant

The monthly rate of payment for the Long-Term Benefits - Invalidity, Retirement and Survivors' Benefits - varies depending on the total number of paid and/or credited contributions, from a minimum of 15 to a maximum of 60 percent of the insured person's average weekly insurable wage or income.

Retirement Benefit (https://nib-bahamas.com/_m1869/Benefits-and-Assistance)

A monthly payment made to insured persons who have retired from gainful employment or who have attained age 65 years. While full benefit is payable from age 65 years, persons have the option of receiving the benefit from as early as 60 years but with a reduced rate.

Rate: A range of 15 - 60% of average insured wages or income depending on number of contributions paid and or credited.

To Qualify: Must have paid at least 500 weeks of contributions.

Retirement Grant

Should you fail to meet the 500 contribution condition for the award of Retirement Benefit, which is a monthly pension, a one time Retirement Grant will be paid to you.

Rate: 6 times average weekly insurable wage for each set of 50 contributions.

(Example: If 250 contributions made and average weekly insurable wage is \$400 per week, then Grant = 6 x 5 x \$400 = \$12,000)

To Qualify: Must have paid at least 150 weeks of contributions and must have attained age 65 years.

Invalidity Benefit

A monthly payment made to eligible insured persons who have been medically certified to be permanently unable to work as a result of illness. (A person suffering permanent incapacity as a result of a job-related illness, should claim Disablement Benefit).

Rate: A range of 15 - 60% of average insured wages or income.

To Qualify: Must be younger than 65 years and have paid at least 150 weeks of contributions.

Survivor's Benefits and Grants

Survivor's Benefit

A monthly payment made to the dependent survivors of a deceased insured person.

Rate: Payable in varying amounts to qualifying dependents in priority order: widow/widower dependent children (biological, adopted, stepchildren) of the deceased under age 16 years, or up to age 21 years if still in full-time school; unmarried children who are not children of the deceased person, but who were wholly maintained by him/her, under age 16 years, or up to age 21 years if still in full-time school; or who are invalids; unmarried orphans under age 16 years, or up to age 21 years if still in full-time school; and the parents of the deceased.

Survivors' Grant

A one-time payment made to a widow/widower of a deceased insured person who does not qualify for Survivors Benefit on account of his/her age or lack of dependents.

Rate: One lump sum equal to the annual retirement or invalidity benefit to which the deceased was entitled or would have been entitled.

To Qualify: Must have been married to the deceased for at least one year; deceased should have paid at least 150 contributions.

The National Prescription Drug Plan

<https://www.nibdrugplan.com/>

The Bahamas Government enacted legislation to introduce the National Prescription Drug Plan (NPDP). The key goals of this plan are:

- To improve access to prescription drugs and medical supplies in public and private pharmacies for chronic disease patients.
- To provide funding for health promotion and wellness projects that are focused on reducing the numbers of Bahamians affected by targeted chronic non-communicable diseases.

The Plan commenced on September 20, 2010 and provides prescriptions free-of-charge to affected eligible persons.

Chronic Conditions covered under the National Prescription Drug Plan include:

- Rheumatic Disease (Arthritis and Lupus), Asthma (Chronic Obstructive Pulmonary Disease (COPD)), Benign Prostate Hypertrophy, Breast Cancer, Diabetes, Epilepsy, Glaucoma, High Cholesterol, Hypertension, Coronary Heart Disease & Cardiomyopathy, Prostate Cancer, Psychiatric Illness (Dementia, Depression, Schizophrenia, and Psychosis), Sickle Cell Anemia, Thyroid Disease.
- Persons eligible for the National Prescription Drug Plan include:
 - NIB Pensioners
 - NIB Invalids
 - Bahamian citizens 65 years or over who are not eligible to receive an NIB pension
 - Children under 18 years of age or under 25 years (if full time students) who have been diagnosed with one or more of the chronic conditions covered under the Plan
 - Indigent persons
 - Staff of Her Majesty's Prison and the Industrial Schools
 - Members of the Royal Bahamas Police Force
 - Members of the Royal Bahamas Defence Force
 - Officers employed in the Public Service
 - Persons receiving ante-natal care, care connected with child birth, post natal care or any other medical care associated with pregnancy

- Persons in receipt of disablement benefit assessed at one hundred per centum under the National Insurance (Benefit and Assistance) Regulations
- Persons receiving NIB Retirement Grant
- Persons age 60 and over in receipt of NIB Survivors Benefit/Assistance who have been diagnosed with one or more of the chronic conditions covered under the Plan

In future phases, the Plan will cover employed and self-employed persons, and voluntarily insured contributors.

Registration

In order to register for the National Prescription Drug Plan a person must:

- Have a valid National Insurance number.
- Be included among those to be covered.
- NIB pensioners
- NIB Invalids
- Persons receiving NIB Retirement Grant
- Persons age 60 and over in receipt of NIB Survivors Benefit/Assistance
- Persons receiving 100% NIB Disablement Benefit
- Women receiving ante-natal and post-natal care.
- Complete a registration form (DP-1) and any other required form.
- Be diagnosed with one or more of the covered chronic diseases by a licensed physician.
- Bring NIB card and valid government-issued ID when registering and collecting ACE Rx Card.