



GOVERNMENT OF BERMUDA

Ministry of Youth, Social Development and Seniors



A Guide to Benefits for Persons with Disabilities in Bermuda







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First Edition: Disability Advisory Council, November 2019

Second Edition: January 2023

Third Edition: October 2024





Bermuda has a number of benefits for persons with disabilities subject to eligibility criteria. The following is a full list of benefits and how to apply or how to get more information about them.

I. Disability Register

The Bermuda Disability Register

The Bermuda Disability Register is a centralized repository for the collection of accurate and current data on persons with disabilities. The intent is to identify gaps in the areas of programmes, services and special equipment needs in Bermuda and inform policies and decisions for health care, education, employment, and accessibility to advance inclusivity in Bermuda.

To register: Download the Bda Disability Register App from either the Apple App Store or the Google Play Store. The application can also be accessed via <https://link-to.app/BDAregerister>

For more information or assistance to register contact:

Ageing and Disability Services
Ministry of Youth, Social Development and seniors
25 Church Street,
Hamilton, HM 11
(441) 292-7802
ads@gov.bm
www.gov.bm/department/ageing-and-disability-services



II. Customs

BERMUDA CUSTOMS TARIFF ACT 2019

There is customs duty relief available on products for persons with disabilities via the Customs Tariff Amendment Act 2019. Goods that are incorporated in or installed on the premises of housing for seniors and persons with disabilities may be eligible for duty relief (CPC 4232). Duty relief can also be obtained with a clinical certificate for goods that treat or monitor chronic medical conditions or compensate for a disability (CPC 4169).

How to apply

Contact **Ageing and Disability Services** or the Department of Customs for information on how to apply for tariff reductions or exemptions:

Ageing and Disability Services

Ministry of Youth, Social Development and Seniors
Continental Building, 25 Church Street,

Hamilton, HM 11

(441) 292-7802

ads@gov.bm

www.gov.bm/department/ageing-and-disability-services

Department of Customs

Ministry of National Security

P.O. Box HM 2084



Hamilton HM HX Bermuda
(441) 295-4816

III. Discrimination

Discrimination against persons with disabilities is prohibited by the Human Rights Act 1981. If you have concerns that you or someone you know with a disability has been discriminated against, contact the Human Rights Commission:

Contact Information:

Human Rights Commission

Milner Place

32 Victoria Street

Hamilton HM 11

Phone: 295-5859

Email: info@humanrights.bm

Website: www.humanrights.bm

IV. Employment

Payroll concessions for employers who hire a person with a disability

Employers are exempt from paying payroll tax in the case of an employee with a disability who has been hired by the company. There is an application form which has to be filled out to receive this exemption. It



can be downloaded from the government website: www.gov.bm/payroll-tax (See resource list for the application form entitled “Employer Application for Disabled Person Exemption.”)

The **Department of Workforce Development (DWD)** provides career guidance, training and work readiness services designed to meet the needs of all job seekers. DWD is an excellent resource to begin exploring alternative career paths, training opportunities, available scholarships and support services. The department works closely with support service providers to develop a comprehensive approach to work readiness. Job seekers can utilize the Bermuda Job Board www.bermudajobboard.bm to find employment opportunities and connect with employers.

The **K. Margaret Carter Centre** is a day program for persons with intellectual disabilities. Some clients participate in work contracts which are performed in-house. A few of the clients at KMCC work in the community, but this is reserved for those clients who are more independent, requiring very little assistance from others to be able to complete their work. In most cases, the work is of a volunteer nature, helping to build on career skills in the anticipation of future employment.

The **Mid-Atlantic Wellness Institute** – Clients of MWI receive services from the staff employed at MWI. They may assist some persons with intellectual



disabilities in finding a job; however, they must be receiving regular services from MWI.

V. Financial Assistance

The Department of Financial Assistance provides financial assistance to eligible Bermudians who are unable to meet the cost of basic living or expenses. Individuals and/or households are assessed to determine their need for assistance.

Awards are issued in accordance with the Table of Allowable Expenses included in the Financial Assistance Regulations 2004.

Assistance may be provided for (subject to eligibility and terms set out in the Regulations):

- ✓ Food
- ✓ Rent
- ✓ Electricity/Fuel/Water/Telephone
- ✓ Health Insurance (HIP or FutureCare)
- ✓ Adult Day Care
- ✓ Home Care
- ✓ Nursing and Rest Home
- ✓ Medication/medical equipment/medical supplies
- ✓ Public Transportation
- ✓ Laundry
- ✓ Telephone



Applicants should be aware that awards are not intended to 'pay in full' any expenses that individuals incur.

HOW TO APPLY

You will need to visit the Financial Assistance Office and meet with a Pre- Screen Clerk.

Pre-screenings take place Monday to Thursday at 10am - 12 noon and 2pm - 4pm.

To apply you must submit an Application Form together with supporting documents as follows (not an exhaustive list):

- ✓ Valid Passport, Voter's ID, Birth Certificate or Letter from the Department of Immigration to determine Bermudian status
- ✓ Social Insurance Number (where applicable)
- ✓ Social Insurance Benefit/Disability Benefit
- ✓ Medical Certificate (not older than 3 months) and list of current medications
- ✓ Current Bank Statements
- ✓ Pay Advices (where applicable)
- ✓ Statement of Employment
- ✓ Job Board Application/Results (where applicable)
- ✓ Copy of Utility Bill(s) – electricity, water, fuel
- ✓ Rent receipts/Copy of Lease/Nursing or Rest



Home Agreement

- ✓ Proof of costs of Personal/Day Care (where applicable)

The application process should not extend beyond thirty (30) days subject to the timely submission of all required documents.

Some things to keep in mind:

A person with a disability may be eligible for an award if they meet the following criteria for the period they are claiming for:

- ✓ Must be aged 18 years or older
- ✓ The amount of his/her allowable expenses exceeds his/her qualifying income for that period;
- ✓ The value of investments and assets owned by the person (in Bermuda or elsewhere) does not exceed:
 - \$5000 in the case of a person who is 65 years and older or
 - \$500 in any other case;
- ✓ If a person with a disability holds any interest in real property in Bermuda or elsewhere the value of that interest or those interest where more than one shall not be included in calculating the value of his assets and investments;



- ✓ A person who is over the age of 65 or over who holds more than one interest in real property whether located in Bermuda or elsewhere shall not be eligible for an award.

A person with a disability under the age of 18 may also be considered for assistance following pre-screening).

You will need to bring the most recent copy of the following (where applicable):

- ✓ Life Insurance Policy
- ✓ Power of Attorney
- ✓ Trust Fund ('Go Fund Me')
- ✓ Vehicle Registration
- ✓ Tuition Costs (Proof of Enrollment)

During your Pre-Screen Meeting you may have to complete several forms such as:

- ✓ Job search forms
- ✓ Workforce development application and/or Job Board search information
- ✓ Rent verification form
- ✓ Medical form
- ✓ Consent to disclose and verify information form
- ✓ Client declaration form
- ✓ Household monthly expense form
- ✓ Honesty form



Award decisions:

Once all the required information is provided, your file will be reviewed by a Pre-screen Manager. If approved, you will be given an appointment with one of the financial assistance case workers.

Applicants should note that awards are not approved until a residential site visit is conducted and eligibility is confirmed.

Your case worker will assess your basic monthly income as well as your expenses and discuss these with you.

If you do not agree with the assessment of the case worker, you can request a meeting with the Financial Assistant Manager to discuss your case.

If you are found ineligible to receive assistance, you can make a request in writing, that your file be reviewed by the Director. A written response will be mailed to you.

Short Term Relief Benefit

In 2024, a short term relief benefit was introduced for persons experiencing sudden financial hardship caused by: natural disaster, public health emergency as declared by the Minister of Health, the applicant's employment being terminated by their employer within the three months preceding the submission of the application (as verified by the employer); death of a household member or



domestic violence.

Eligibility: Bermudian status, spouse of Bermudian or guardian of a dependent with Bermudian status. In addition, person has been living in Bermuda for at least one year and the value of their investments and assets (other than real property) does not exceed \$5000

Amount: \$1,500 per month

Duration: up to three [3] months in a financial year.

How to apply: Complete the application form and submit it with all the required documentation, as outlined on the form.

Forms are available from the Department's office or online at: forms.gov.bm/STRB

HOW DO I APPEAL A DECISION ABOUT FINANCIAL ASSISTANCE?

If you are dissatisfied with the decision of the Director, you can appeal the decision in writing to the Financial Assistance Review Board. The letter to the Board must be sent within (30) days of the Directors decision being emailed to you.

The appeal letter must include:

1. Your name and address
2. An address (if different from above) where all documents about the appeal can be sent



3. The Director's decision
4. Your statement for why you are appealing the Directors decision

The written appeal must be sent to the Chairman of the Financial Assistance Review Board, copying the Director, at:

PO Box HM987
Hamilton HMDX

The Director will acknowledge receipt of your submission to the Board.

Hearing

When the Board has received your appeal, within 30 days they will send you a notice of the date, time and place of hearing.

You will have 10 days' notice before the hearing.

The hearing will not be open to the public and you will have the right to present your case first.

If you need to submit any written information or documentary evidence, this should be given to the Board 10 days before the hearing.

The Board can call any witnesses they require for the appeal.



Hearing Decision

The Board will send a written decision to you and the Director within 15 days of the last hearing.

The decision will include the findings of the Board.

If you withdraw your appeal, the Board will not be required to provide a decision. Your withdrawal will be considered the final decision.

All questions about the procedure can be directed to the Director, Department of Financial Assistance.

FOR MORE INFORMATION

Website: www.gov.bm/how-get-financial-assistance

Contact information:

Department of Financial Assistance

Global House - First Floor

43 Church Street

Hamilton HM12

Phone: 297-7600

VI. Health Insurance: HIP and FutureCare Products

The Health Insurance Department offers: (1) the Health Insurance Plan (HIP) and (2) FutureCare (FC). The Health Insurance Department's plans are only for residents of Bermuda, who are not



employees of the Government of Bermuda.

HIP is provided to persons who are 18 years and older, and to dependents who are between 0-18 years old OR up to 21 years old if registered full time in a local educational facility. FutureCare is for persons 65 years and older.

The Health Insurance Department has an easy application and enrolment process. The enrolment forms for individual and group policies are found on the website under the Resources section or can be picked up at the Health Insurance Department.

Note: You must have your social insurance number and first month's premium payment at time of enrolment. The effective date is the date of enrolment or the first day of the following month. Processing of the application takes 3-5 business days.

Both HIP and FutureCare offer many benefits, such as dental benefits, doctor's visits to general practitioners and specialists, in-patient and out-patient care at the hospital, overseas care, wellness and personal home care benefits. The Health Insurance Department has published a "HIP and FutureCare Plan Guide" that gives more details on these plans and their benefits. It is found in the Resources section of their website or requested from the Health Insurance Department.

The Personal Home Care (PHC) Benefit assists



eligible FutureCare and HIP policyholders with the costs of home care services and approved adult daycare centres. The benefit reimburses caregivers, registered with the Bermuda Health Council, based on the policyholder's needs.

For more information on the PHC benefit including eligibility criteria and the application forms go to: www.gov.bm/personal-home-care-benefit or the "HIP and FutureCare Personal Home Care Benefit Guide".

Contact Information:

Ministry of Health - Health Insurance Department

Sofia House, 2nd Floor

48 Church Street

Hamilton HM 12

Tel: 441-295-9210

Email: hip@gov.bm

Website: <https://www.gov.bm/department/health-insurance>

VII. Medical Supplies & Equipment

Equipment Rental:

Bermuda Red Cross

9 Berry Hill Rd,

Paget Parish, DV 03

Email: rentals@bermudaredcross.com



Tel: 441 236-8277
Direct Line: 441-236-3836
Fax: 441-236-8267
<https://bermudaredcross.com/>

Equipment Purchase and/or rental:

Atlantic Medical International

2 Jubilee Road
Devonshire, DV 06
Email: ptobin@ami.bm
Office: 441-236-6810
<http://www.ami.bm/>

Medical House Ltd.

6 Bakery Lane,
Pembroke, HM 07
Email: medicalhouse@medicalhouse.bm
Store: (441) 292-3622
Fax: (441) 292-3624
Office: (441) 236-2525
<http://www.medicalhouse.bm/>

Lighthouse Medical Supplies, Ltd.

12 Cemetery Road
Pembroke, HM 07
Email: orders@lhmeds.com
Tel: (441) 777-LITE (5483)
<https://www.lhmeds.com>



VIII. Mental Health Resources

If you or someone you know is experiencing a mental health crisis or need help from a mental health specialist, the following resources are available:

The walk-in clinic at the Mid-Atlantic Wellness Institute

44 Devon Spring Roads

Devonshire

Phone: (441) 236-3770

Emergencies: (441) 249-3258 nights, weekends and holidays

Information and support group can also be found on the Bermuda Hospitals Board website at <http://bermudahospitals.bm/services-listing/mental-health/mid-atlantic-wellness-institute/>

If you are worried that someone is suicidal, call the **Acute Community Mental Health Service** (Mon – Fri, 8:00 – 5:00) on 239 2261, or, after-hours and at weekends, call the Helpline on 236-3770.

IX. Parking Passes

Persons with disabilities may be eligible for a Disabled Parking Permit for designated areas that are allocated for 'Disability Parking'.

To apply for a permit, an application form must be completed and a medical form signed by the



applicant's doctor. A permit will be issued upon submission of these completed documents along with the administrative fee of \$25.00.

The necessary forms can be completed or downloaded from their website or obtained at City Hall.

The permits are valid across Bermuda for use in all disabled parking bays.

Contact Information:

Corporation of Hamilton

City Hall

17 Church Street

Hamilton HM 11

Phone: 441-292-1234

Website: www.cityofhamilton.bm

Email: info@cityhall.bm

X. Social Insurance

Disability Benefit

There are two types of pension benefits available to individuals with disabilities by the Department of Social Insurance. Eligibility is determined using the below criteria and completing the Disability Benefit Application Form, Medical Certificate Form, and Letter of Residency Form. Forms from the website or through the Department of Social Insurance.



Non-Contributory Pension Benefit

- You have not paid into the social insurance scheme
- You are a resident in Bermuda aged over 18 but under 65 years of age;
- You cannot work due to permanent physical or mental disability;
- You have been a resident in Bermuda for a continuous period of at least ten years immediately preceding the date you apply; and
- You produce a medical certificate of inability to work.
- The rate of benefit is of a fixed amount

Contributory Pension Benefit

- You are over the age of 18 and under 65;
- You cannot work due to a physical or mental disability;
- The incapacity lasts for a continuous period of more than 52 weeks;
- You were gainfully employed immediately before the date of incapacity for work;
- You have made at least 150 contributions to social insurance;
- Your yearly average number of contributions paid or credited is over 25; and
- You can produce a certificate of inability to



work signed by a local registered medical doctor.

- The rate of benefit will depend on your contribution record.

Contact information:

Department of Social Insurance

Government Administration Building

30 Parliament Street

Hamilton, HM 12

Phone: 294-9242

Email: sibenefits@gov.bm

Website: www.gov.bm/social-insurance-benefits

Hours: Monday through Friday, 8:30am to 4:45pm

XI. Transport Control/Department of Public Transportation

Fee Exemptions

Any person can apply under section 62A of the Motor Car Act 1951 for an exemption in favour of persons with physical disabilities for full relief of a vehicle licensing fee. The request letter must have a letter of support from a doctor confirming the physical disability. The letter is addressed to the Director and the process takes approximately 5 business days.



Contact Information:

Director

Transport Control Department

11 North Street

Hamilton HM 17

(441) 292-1271

Special Person Card

A special person's card is managed through the Transport Control Department. It is applicable to a person of or above the age of 65 years or someone who has a disability whether physical or otherwise.

Applicants need to apply at Transport Control Department and provide:

1. A valid form of identification (passport or birth certificate)
2. Doctors letter stating disability
3. Fee of \$8.00

Contact Information:

Transport Control Department

11 North Street Hamilton HM17

Phone: 292-1271

Monday-Friday 8:30am-4:30pm

Website: <https://www.gov.bm/department/transport-control>

Reserved Seating on Buses

All buses have designated seating for persons with disabilities. A person, other than a person with



a disability or a special person, who occupies a reserved seat and when doing so prevents a person with a disability or a special person from occupying a reserved seat, commits an offence and is liable on summary conviction to a fine of \$150.

Contact Information:

Department of Public Transportation

26 Palmetto Road

Devonshire DV05

Phone: 292-3851

Monday-Friday

XII. Other services and supports

In addition to the information below, please refer to the following website for more services: www.helpingservices.bm.

Ageing & Disability Services

Purpose: To support and protect seniors and person with disabilities at risk of abuse or self-neglect. In addition to investigating senior abuse reports, ADS provides general information and case management services, accessibility consultations and processes disability related duty relief applications.

Phone: 292-7802

Website: www.gov.bm/department/ageing-and-disability-services



Bermuda Health Council

Purpose: To regulate, coordinate and enhance the delivery of health services. This includes the licensing of care homes, registration of care home providers and investigation of complaints.

Contact: 292-6420

Website: www.healthcouncil.bm

Bermuda Islands Association of the Deaf

Purpose: To provide assistance to the hearing-impaired population and their families, and to educate the public about deaf culture to eradicate the social barriers and discrimination that exists towards this minority group.

Phone: 535-6294 (text only)

Email: biad@northrock.bm

Bermuda Mental Health Foundation

Purpose: To promote activities that develop public awareness, acceptance and integration of persons with mental illness into the community. To develop support groups.

To act as an advocacy group for the mentally ill and develop the operation of communal residential facilities for the mentally ill to enable them to live and work in the community and enjoy a better quality of life.

Phone: 705-2816

Email: info@bmhf.bm

Website: www.bmhf.bm



Bermuda Paralympic Association

Purpose: to encourage, support, and motivate all person with a disability to participate in sports.

Phone: 238-1741 or 535-2832

Email: bermudaparalympic@gmail.com

Bermuda Physically Handicapped Association

Purpose: Lobby for the rights of persons with disabilities

Phone: 293-8148

Contact Person: Willard Fox, Chairman

Bermuda Stroke and Family Support Association

Purpose: To deal with the aftermath of stroke by offering support, advice, referrals, options for rehabilitation locally and abroad and coping skills for family and friends.

Phone: 293-3121 or 334-8487

Contact: Mark Selley, Chairman

Beyond Inclusion

Purpose: To offer social and recreational opportunities for individuals of all ages with support needs and to foster an accepting community by: organising inclusive and accessible outings and events, providing life skills sessions and respite services, advocating for disability rights, facilitating professional development training, and offering accessibility consultations.

Phone: 704-1717

Website: www.beyondinclusionbda.com



Email: beyondinclusionbda@gmail.com

Child and Adolescent Service

Purpose: To provide psychiatric and mental health care for children and adolescents (aged 4-18 years) and their families, in partnership with referral agents and community partners.

Phone: 239-6344 x 3463

24 hour emergency line: 236-3770

Website: www.bhb.bm

Child Development Programme

Purpose: To identify the specific needs of children aged birth to 4 years and their families; and provide appropriate services to meet those needs.

Phone: 295-0746 x 2222

Website: <https://www.moed.bm/CDP/>

Community Intellectual Disabilities Team- MWI

Purpose: To provide person centered assessment and behavioural supports by a multidisciplinary team for persons with intellectual disabilities who do not live in group homes.

Phone: 249-3807

Email: cidt@bhb.bm

Community Rehabilitation Service- MWI

Purpose: The Community Rehabilitation Service is designed to help service users who have experienced severe and enduring mental health disorders adapt to community living by enhancing their existing life



skills, social skills and coping techniques.

Phone: 236-3770 x 3443

Website: <http://bermudahospitals.bm/services-listing/mental-health/mwi-rehabilitation-service/>

Dame Marjorie Bean Hope Academy

Purpose: To provide education and therapeutic services for students with severe special needs aged 4–19 years.

Phone: 292-7978

Website: <https://www.moed.bm/HA/>

Dementia Bermuda

Purpose: To improve the quality of life of persons affected by dementia through support services, education and advocacy.

Website: www.dementiabermda.bm

Phone: 707-0600

Email: info@dementiabermda.com

Financial Assistance Department

Purpose: To provide financial assistance to Bermudians in need

Phone: 297-7600

Website: www.gov.bm

K Margaret Carter Centre

Purpose: To provide opportunities that enhances the quality of life for adults 18 and older with cognitive/development or physical disabilities



Phone: 292-8968

Website: www.gov.bm

Email: kmcc@gov.bm

The Lady Cubitt Compassionate Association (LCCA)

Purpose: To assist patients in financial need who must be sent overseas for medical and surgical treatments not available in Bermuda and to assist Bermudians in need both financially and emotionally providing advice and counselling services, help with utility and other bills including prescription drugs, and help with children with special needs.

International Centre
26 Bermudiana Road
Suite 401

Hamilton HM 11

Phone: 292-1132

Fax: 295-7147

Email: info@lcca.bm

Hours of Operation: Monday through Friday 9am – 4.30pm (closed for lunch 1pm – 2pm)

Learning Disabilities Association of Bermuda (LDAB)

Purpose: To educate and promote awareness on learning differences and disabilities and to provide support to parents and teachers

Phone: 538-3799

Website: www.ldab.org

Email: afleming@ldab.org



Meals on Wheels

Purpose: Our goal is to prepare and deliver a nutritious meal to those in the community who are incapacitated or are otherwise unable to prepare a nourishing meal on their own and how have no caregiver, friend or family member who can consistently provide this service.

Phone: 236-1815

Email: mealsonwheels@logic.bm

Multiple Sclerosis Society of Bermuda

Purpose: Help local Bermudians who have been recently diagnosed with MS with the cost of medications, education through meetings and to support and work with persons with multiple sclerosis and their families to better understand and cope with many varied symptoms of the disease.

Phone: 293-0772

Email: carolyna@northrock.bm

Website: mssociety.bm

Occupational Therapy and Physiotherapy Services

Purpose: To promote health and wellbeing, advocating physical mobility and functional independence for healthy community living.

Contact Information:

67 Victoria Street

Hamilton HM 12

Phone: 278-6428



Website: www.gov.bm
Email: tjwoolridge@gov.bm

Society for Accessible Travel & Hospitality – Bermuda Chapter

Purpose: To provide and distribute accessible information to be used by locals as well as our visitors. They assist other charities where it is possible within their mission statement.

Phone: 292-9294 or 734-1944
Email: sathbda@gmail.com
Website: www.sathbda.com

Special Olympics Bermuda

Purpose: To offer children and adults with intellectual disabilities with year around training and competition in summer and winter sports.

Phone: 519-0232
Email: bermudaspecialolympics@gmail.com

Speech Language Services

Purpose: To assess and treat children (birth-18years), some adults and seniors identified with communication and/or swallowing difficulties.

Phone: 278-6429
Email: sgbarrett@gov.bm
Website: www.gov.bm



Summerhaven Residential Home

Purpose: Summerhaven Trust is an assisted living residential complex that provides the opportunity for people with physical disabilities to live in the community.

Phone: 293-2099

Email: summerhaven@northrock.bm

Tomorrow's Voices

Purpose: To treat children diagnosed with Autism, PDD or other developmental disabilities between the ages of 2 – 21 years.

Phone: 287-4342

Email: info@tomorrowsvoices.bm

Website: www.tomorrowsvoices.bm

Vision Bermuda

Purpose: To promote visual health and empower persons with visual impairment to achieve independence.

Phone: 292-3231

Email: info@visionbermuda.bm

Windreach Bermuda

Purpose: Windreach Bermuda exists to enrich the quality of life for people with special needs.

Phone: 238-2469

Email: windreach@windreach.bm

Website: www.windreach.bm



Contact Ageing and Disability
Services for questions or updates
regarding this publication
ads@gov.bm





