SSNIT REPORT

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Introduction

Social Security and National Insurance Trust (SSNIT) was established in 1972 to administer the Social Security Scheme as a Provident Fund Scheme. It was converted to a Social Insurance Pension Scheme in 1991 under the PNDC law 274. From January 2010, SANIT was mandated to administer the 1st Tier of the 3 – Tier Pension Scheme under Act 766. The primary responsibility of the Trust is to replace part of the lost income of workers due to old age, invalidity, or death of a contributor. Dependents nominated by the contributor stand the chance of receiving a lump sum payment when a member passes away. In addition, the Trust is also responsible for the payment of emigration benefits to a none – Ghanaian member who is leaving Ghana permanently. SSNIT operates from eight (8) area offices, fifty-one (51) branches and twenty-three (23) day offices spread throughout the country.

THE OFFICE OF THE MANAGER

SSNIT at Airport City branch is managed by Mr Peter Yaw Nyadub Adu Amoah. The office the manager is the utmost position of the organogram at the branch supervises the day to day activities according to the act of service of the Trust. The manager is in charge of supervisory role and ensures that every staff works diligently and efficiently to meet the set goals and objectives of the Trust and also raise the integrity and maintain the good image of the Trust. In addition, the manager oversees the various departments at the branch level such as; Benefits unit, Account unit, Compliance unit which is made up of Prosecution department, Diplomatic department and Biometric registration department. Data unit is also made up of Member and Client service, Validation unit and the Security unit.

THE COMPLIANCE UNIT

The Compliance unit is the larger unit in SSNIT and made up of the various departments like ; Biometric registration, Diplomatic and Prosecution. This unit ensure that employees comply to the rules and regulations pertaining to contribution .

* The Biometric registration unit a department that registers new applicants for SSNIT card, member info update, nominee update, change of name and replacement and card issuance.
* The Diplomatic unit is the only department situated at SSNIT emporium without any other department at any of the SSNIT branches. It is responsible for the registration of embassies High Commissions and other relations like; UNN, FAO, Multinational corporations. The department makes sure that Ghanaians duly pay their contributions especially foreigners in working Ghana. They also make sure that foreign immigrants are paid their immigration benefits when they are leaving Ghana permanently. The Compliance unit also visits companies for registration twice every year. Statistics show that about four thousand (4000) organizations have registered under SSNIT Airport branch, fifteen Compliance members are shared amongst the four thousand (400) organizations.

THE ACCOUNT UNIT

The Account unit is responsible for receiving contributions from members in the form of cash, cheques, and bank transfers. They also supply materials such as forms for registration, dictionaries and many other things for the branch. Payment aforetime, transportation and other monies for supposed to be paid to staff members are done by the Account department.

THE SECURITY UNIT

The Security unit makes sure that everyone entering into the Trust has a business to transact and is free from possessing any harmful or injurious. Hence the unit makes sure that both members and staff are safe at the Trust. They are also tasked with the responsibility of keeping the properties belonging to the Trust and safe and secure.

THE VALIDATION UNIT

The Validation unit is responsible for capturing the contribution of the workers done by the organization is which include the total number of workers.

THE BENEFITS UNIT

The Benefit unit is tasked with the responsibility of making payments of pensions, lump sum, immigration, deaths, and survivors benefits. For invalid, they are required to make contribution for at least thirteen (13) months. They also make sure that contributors update their beneficiaries every five (15) years. In addition to the responsibilities of the Benefits unit, they pay immigration benefits to members who are none Ghanaians when they are leaving Ghana permanently.

THE DATA MANAGEMENT UNIT

The Data Management unit is primarily known for keeping data or personal details of trustees after registering at the Compliance unit. The data kept are in two different folds; that is the Bio data and Financial data.

The Bio data has to do with personal information of people such as their names, date of birth, next of kin, hometown etc. and their biometric details which include their picture, thumbprint, signature, etc. The Financial data on the other hand contains the information about contributions of employees paid to SSNIT by their employers.

PROTECTION UNIT

The prosecution unit ensures that defaulting employers who refuse to report to the Trust for registration are sent to court for refusing to register their employees and also pay their contributions. Therefore the Prosecution unit makes sure that organizations pay their debts and comply with the pension Act 766.

PENSION PAYMENT PROCESS

* The basic requirements include a retirement letter which is mandatory and accounts details.
* Pension claims are captured through the manual means of the ten (10) fingerprint. The manual means of the pension payment process is used when the pensioner is not available but later taken to the Records department for verification.
* Without biometric verification, the Benefits unit can not complete its task with an interest rate of 75%of the treasure bill.

CONCLUSION