



**DEPARTMENT OF SOCIAL INSURANCE**  
**SOCIAL INSURANCE CONTRIBUTIONS**  
**CONTRIBUTION RATES with effect from 6th August, 2025**

**WEEKLY RATES OF CONTRIBUTIONS**

Category of Insured Person	Payable by Employee	Payable by Employer	TOTAL
Employed person over school leaving age and under the age of 65	\$ 35.92	\$ 35.92	\$ 71.84
Employed persons over the age of 65	-----	\$35.92	\$ 35.92
Self-employed persons over school leaving age and under the age of 65	\$ 71.84		\$ 71.84
Self-employed persons over the age of 65	\$ 35.92		\$ 35.92
Voluntary Contributions under age 65			\$ 71.84

**NOTES FOR EMPLOYEES**

1. *As a general rule, every person over the age of 18 who is gainfully occupied in Bermuda for a period of more than 4 hours per week is required to pay Social Insurance Contributions.*
2. *If you are over pension age (i.e. age 65) you do not have to pay Social Insurance Contributions, but your employer is required to pay on your behalf.*
3. *If you are a full time student under the age of 26 at a school, training institution, university or other similar body and intend working on a Saturday, Public Holiday or a period of vacation, then you are deemed not to be an employed person and you and your employer shall be exempt from liability for contributions. Employers and Employees are jointly responsible to ensure that employees are registered for Social Insurance and obtain a valid Social Insurance number.*