

CIRCULAR MEMORANDUM

PD(ILR) 23/1/20 Vol. II

FROM : Chief Personnel Officer

TO : Permanent Secretaries, Heads of Departments,
Chief Administrator, Tobago House of Assembly
(THA), Heads of specified Statutory Bodies

DATE : April 30, 2004

SUBJECT : **Introduction of a contributory Group Health Plan
for holders of certain offices under the purview
of the Salaries Review Commission (SRC)**

I wish to advise that it has been agreed that a contributory Group Health Plan should be introduced for the holders of certain offices in the Public Service which are under the purview of the SRC. These offices are listed in Appendix I hereto.

2. In recent weeks, information on the Plan has been shared with some of you as well as with Human Resource personnel in your Ministry/Department/organisation and it was requested that such information be communicated to the various office holders with a view to their indicating their agreement to be members of the Plan by signing an Agreement Form which was provided. With respect to those office holders in Groups II to VIII of the Judicial and Legal Service, the Association of Legal Officers (ALO) had undertaken to consult with its membership.

3. The Plan, to be known as the UNIMED Monthly-paid Plan, came into effect from April 01, 2004. It is a self-administered Plan with Administrative Services being provided by M&M Insurance Services Ltd (the Plan Administrator).

4. A monthly contribution of \$52 is applicable in respect of each member and this sum is to be shared on a 50:50 basis between the Employer and the employee: the cost to each party being \$26 per month.

5. The member's contribution is to be made through a monthly salary deduction in advance of the month of coverage. Since it is not now possible to make the appropriate salary deduction for April 2004, two (2) deductions will be

made from salary in May 2004 for the months of May and June, 2004, thus commencing coverage from May 01, 2004. Where, however, deductions of \$52 were already made from the April salary of any office holder for the months of April and May, 2004, such office holder would have commenced membership from April 01, 2004 and in respect of those employees, the deduction would be \$26 per month from salary from May 2004.

6. All office holders are eligible for membership in the Plan. However, coverage under the Plan shall be suspended during periods of leave/absences from duty in respect of which no salary is payable and no contributions are to be made during such periods. Persons employed on contract are not eligible for membership in the Plan.

7. The Plan provides a package of benefits which includes basic features such as Dental, Optical, Medical, Surgery, Maternity, Accidental Death and Disability Benefits and a Major Medical Benefit limit of \$500,000.00 over a three-year period. The package does not, however, include an annual executive medical examination. Separate provision should accordingly be made by Ministries/Departments/organisations for the following office holders to continue to access such examination which is now available at the Eric Williams Medical Sciences Complex:

Office holders in Groups 1 and 2 of the Top Managers in the Public Service grouping

Office holders in Group I of the Judicial and Legal Service

General Manager, Public Transport Service Corporation

Executive Director, National Library and Information System Authority (NALIS)

President, National Institute of Higher Education (Research, Science and Technology) (NIHERST)

8. Holders of offices listed in Appendix I who at April 30, 2004 are eligible for medical benefits under the provisions of Minister of Finance Circular No. 7 of 2002 dated August 16, 2002 and Minister of Finance Circular No. 1 of 2003 dated March 10, 2003 are required to opt to retain their existing benefit which shall remain unchanged or to become a member of the UNIMED Monthly-paid Plan by completing the Agreement form attached at Appendix II. Once the option is exercised, the chosen benefit shall continue in effect as long as the office holder holds an office in the particular Service in which he/she is currently employed. For persons employed with effect from May 1, 2004, membership in the Plan shall be a term and condition of service. In the case of those holders of offices in Statutory Bodies who are members of an existing health plan in respect of which the relevant employer contributes, such office holders are required to exercise a similar option which, once exercised, shall remain in effect as long as

the office holder holds an office in the organisation and that office falls under the purview of the Salaries Review Commission.

9. You will appreciate that the maintenance of an accurate database of the membership of the Plan is essential to the proper management of the Plan. It is therefore necessary to ensure that all relevant information with respect to leave without pay, transfers, resignations, retirements and/or terminations is submitted immediately to the Plan Administrator. The effective dates of any additions to or deletions from the Plan membership must also be provided. Claims will be met only for those members who are in good standing during the period to which the claim relates.

10. A copy of the Schedule of Benefits is attached at Appendix III and each office holder will be provided with a package of relevant information inclusive of a Registration Form by the Plan Administrator. The Registration Form must be completed by all office holders who opt to join the Plan as well as by new appointees whose membership is a term and condition of service. The Forms should be returned immediately to the Liaison Officer identified in each Ministry/Department/organisation and in the THA.

Coverage for Retirees

11. The Plan also provides coverage for office holders who are members of the Plan and who retire from service after April 01, 2004 i.e. after the commencement of the Plan.

12. The benefits applicable to retirees are those for which office holders are eligible while in Service save for Dental and Vision and drugs which are provided free of charge under Government assisted programmes such as C-DAP. The Benefits Schedule is at Appendix IV.

13. The rate of contribution shall be \$47.00 per month and the full amount is to be paid by the retiree. The success of the Plan depends, to a large extent, on prompt and uninterrupted payment of contributions by each retiree. In this regard, the Plan will be reviewed after three years to determine whether or not coverage for retirees will continue to be offered.

14. Permanent Secretaries/Heads of Departments, the Chief Administrator, THA and Heads of relevant organisations should now ensure that the following are submitted to the Personnel Department, Valpark Building, 76-78 St. Vincent Street, Port of Spain, "**Att'n**" **Ms. Doreen Baptiste**" no later than May 12, 2004:

- (1) the form (original) at Appendix II, duly signed by each office holder;
and

(2) the following information compiled on diskette using Microsoft Excel in respect of each of the office holders who have indicated their agreement to membership in the Plan:

- (i) Name
- (ii) NIS Number
- (iii) Date of Birth
- (iv) Marital Status

Information regarding accounting procedures for deductions and the payment of contributions will be communicated to you shortly by the Comptroller of Accounts.



NARIEMAN HOSEIN-AHMAD
CHIEF PERSONNEL OFFICER (Ag.)