

## PERSONNEL DEPARTMENT CIRCULAR MEMORANDUM

**FROM** : Chief Personnel Officer

**TO** : Permanent Secretaries, Heads of Departments,  
Chief Administrator, Tobago House of Assembly,  
and Heads of Statutory Authorities subject to the  
Statutory Authorities' Act, Chapter 24:01

**DATE** : March 25, 2004

**SUBJECT** : Introduction of a contributory Group Health Plan  
for members of the Civil Service, Tobago House of  
Assembly and Statutory Authorities subject to  
the Statutory Authorities' Act, Chapter 24:01

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You will recall that in my Circular Memorandum dated February 19, 2004, you were informed that agreement was reached between the Chief Personnel Officer (CPO) and the Public Services Association (PSA) on the introduction of a Contributory Group Health Plan for full time monthly paid officers of the Civil Service, the Tobago House of Assembly and Statutory Authorities, subject to the Statutory Authorities' Act, Chapter 24:01 for which the PSA is the appropriate recognized Association.

2. I now wish to advise that M&M Insurance Services Limited has been selected as the Plan Administrator, providing Administrative Services Only for the Group Health Plan for those officers identified at paragraph 1 above.
3. Under the terms of agreement between the CPO and the PSA, membership in the Plan, which will come into effect from April 1, 2004, is compulsory. A monthly contribution of \$52 is applicable in respect of each eligible employee 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. The employee's contribution is to be made through a monthly salary deduction in advance of the month of coverage. However, since it is not now possible to make the appropriate deduction for April, 2004, two (2) deductions will be made from salary in April, 2004, to ensure coverage for the months of April and May, 2004.

4. The following officers are eligible for membership in the Plan:-
- (i) officers holding permanent appointments to pensionable offices in the Civil Service, the Tobago House of Assembly and in those Statutory Authorities, identified in paragraph 1 above;
  - (ii) officers holding temporary appointments with two or more years continuous service as at April 1, 2004; and
  - (iii) officers holding temporary appointments upon completion of two (2) years continuous service.
5. Persons engaged on contract, part time employees of Government and temporary monthly paid officers with less than 2 years continuous service are **not** eligible to become members of the Plan.
6. An eligible officer will continue to be covered under the Plan in the following circumstances:-
- (i) while on approved leave of any kind in respect of which he/she is in receipt of full or partial salary; and
  - (ii) while on periods of extension of sick leave without pay provided that the officer pays the **full** monthly contribution of \$52.
- 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.
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 Five Hundred Thousand Dollars (\$500,000.00) over a three year period. A copy of the Schedule of Benefits is attached.
8. Each member of the Plan will be provided with a package of relevant information inclusive of a registration form by the Plan Administrator. The registration form must be completed and returned immediately to the Liaison Officer identified in each organisation.
9. Essential to the management of the Plan is the maintenance of an accurate database of the membership which would reflect changes in staffing levels. Permanent Secretaries/Heads of Departments/Statutory Authorities and the Chief Administrator, Tobago House of Assembly are asked to ensure that relevant information with respect to leave, transfers, resignations, retirements and termination of staff is submitted to the Plan Administrator as changes occur, so as to maintain the currency and integrity of the database of membership. This can best be achieved by providing the Plan Administrator with a listing of any changes i.e. any additions/deletions to/from the Plan membership, together with the effective dates of the changes, as soon as they occur. Claims will be met only in respect of eligible employees whose names

appear on the database and who are members of the Plan in good standing during the period to which the claim relates.

10. Permanent Secretaries/Heads of Departments/Statutory Authorities and the Chief Administrator, Tobago House of Assembly should now ensure that the diskette with the information requested in my Circular Memorandum dated February 19, 2004 is sent to the Personnel Department, Valpark Building, 76-78 St. Vincent Street, Port of Spain, "Attention Mrs. Susan Rajnauth-Houllier," **no later than March 31, 2004.**

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

**Sandra Marchack**  
**CHIEF PERSONNEL OFFICER**