

PERSONNEL DEPARTMENT CIRCULAR NO. 02 of 2010

FROM : Chief Personnel Officer

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

DATE : May 06, 2010

SUBJECT : *Increase in the contributions to the UNIMED (monthly paid)
Group Health Plan*

You would recall that since April, 2004, a contributory Group Health Plan referred to as the UNIMED (monthly paid) Plan has existed for monthly paid officers in the Civil Service, the Tobago House of Assembly and those Statutory Authorities that are subject to the Statutory Authorities Act, Chapter 24:01 for which the Public Services Association is the appropriate recognized Association. The Plan was extended subsequently to holders of certain offices which fall within the purview of the Salaries Review Commission. (An updated list of these offices is reproduced in Appendix I hereto.) The Plan was extended also to members of the Teaching Service with effect from January 01, 2005.

2. The existing rate of contribution to the Plan is \$90 per month per member. This became effective from June 01, 2006 and is shared equally between Employer and employee. Since the implementation of the rate of \$90, the level of utilization of the Plan as well as the cost of medical services/treatment have continued to increase steadily. Consequently, in an effort to ensure that the Plan remains self-sustaining, it has become necessary to implement a revised rate of contribution to the Plan of \$122 per month with effect from **June 01, 2010**. Contribution to the Plan will continue to be shared equally between the Employer and the employee, the cost to each party being \$61 per month.

3. As you are aware, the employee's contribution is made through a monthly deduction from salary in advance of the month of coverage. As a consequence, deductions of \$61 per month are to be made from eligible officers' salaries in May 2010 for coverage for the month of June 2010. Since it is now not possible to deduct the increased contribution of \$61 from May 2010 salaries, one (1) deduction totalling \$77 will be made from each eligible officer's salary in June 2010 for coverage for the months of June and July 2010 made up as follows:

- \$16 (arrears in respect of June 2010) and
- \$61 (contribution for July 2010)

4. Further, information regarding accounting procedures for the increased deduction and the payment of contributions will be communicated to you shortly by the Comptroller of Accounts.

5. With the implementation of the revised rate with effect from June 01, 2010, seventeen (17) out of a total of twenty six (26) items in the existing Schedule of Benefits of the Plan will be enhanced to keep the Plan responsive to significant changes in the cost of pharmaceutical and medical services and tests. There will be inherent increases in areas such as drugs, X-Ray and Diagnostics since, as the cost of these services increases, the amounts to be reimbursed will increase automatically. Additionally, the major medical coverage of \$500,000 per member over a three year period has been increased to \$1,000,000. These revised benefits will become applicable to claims for expenses incurred with effect from June 01, 2010. A copy of the Revised Schedule of Benefits is attached as Appendix II.

6. Permanent Secretaries/Heads of Department/Heads of Statutory Authorities and the Chief Administrator, Tobago House of Assembly are asked to note that all administrative arrangements in respect of the UNIMED (monthly paid) Plan contained in my Circular Memoranda dated March 25, 2004 and April 30, 2004 will continue to apply. In this regard, I am to remind you that the Plan is compulsory for all eligible officers in the Civil/Teaching Services and holders of certain offices within the purview of the Salaries Review Commission as follows:

- (i) officers holding permanent appointments to pensionable offices in the Civil/Teaching Services, the Tobago House of Assembly and in those Statutory Authorities referred to in paragraph 1;
- (ii) officers in the Services/agencies referred to at (i) above holding temporary appointments, upon completion of two (2) years continuous service; and
- (iii) holders of offices listed in Appendix I hereto who are employed on or after May 01, 2004.

Persons engaged on contract, non-public officers, part time employees of Government and temporary monthly paid officers with less than two (2) years continuous service are not eligible to become members of the Plan.

7. Additionally, an eligible officer continues 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 \$122.00.

Coverage under the Plan is suspended during periods of leave/absences from duty in respect of which no salary is payable and no contributions are made during such periods. However, an officer in the Civil Service/Tobago House of Assembly and those Statutory Authorities referred to at paragraph 1 *only* may opt to continue coverage while on leave of absence without pay on grounds of public policy or leave of absence without pay to take up employment with the Public Services Association.

8. The contents (excluding those sections relating to specific rates of contribution) of the undermentioned Circulars/Circular Memorandum on the respective subjects will also continue to apply viz.:

- (i) Personnel Department Circular Memorandum dated November 8, 2006 on the subject *“Arrangements relating to the UNIMED Group Health Plan (monthly paid and daily rated)”*.
- (ii) Personnel Department Circular No. 2 dated November 17, 2008, on the subject *“Inclusion of officers on leave of absence without pay in the UNIMED Group Health Plan for monthly paid officers”*.
- (iii) Personnel Department Circular No. 1 of 2010 dated January 22, 2010 on the subject *“UNIMED Group Health Plan for monthly paid officers – Treatment of misplaced cheques”*.

9. Permanent Secretaries, Heads of Department, Chief Administrator, Tobago House of Assembly and Heads of the relevant Statutory Authorities subject to the Statutory Authorities Act, Chapter 24:01 are kindly requested to ensure that the contents of this Circular are brought to the attention of all staff who are members of the Plan, including holders of offices listed in Appendix I hereto.

10. In this regard, for the information of those officers of the Civil and Teaching Services who are represented by appropriate recognized Associations, I advise that this Circular is being issued with the agreement of the Public Services Association and the Trinidad and Tobago Unified Teachers' Association.


Stephanie Lewis
Chief Personnel Officer

APPENDIX I

LIST OF OFFICES WITHIN THE PURVIEW OF THE SALARIES REVIEW COMMISSION THE HOLDERS OF WHICH ARE ELIGIBLE FOR MEMBERSHIP IN THE UNIMED (Monthly Paid) GROUP HEALTH PLAN

Permanent Secretary
Chief Personnel Officer
Director of Personnel Administration
Chief Administrator, Tobago House of Assembly
Secretary, National Security Council Secretariat
Commissioner of Inland Revenue and Chairman of the Board of Inland Revenue
Chief Medical Officer
Director of Contracts
Commissioner of Inland Revenue
Comptroller of Accounts
Comptroller of Customs and Excise
Director of Budgets
Clerk of the House
Chief Immigration Officer
Deputy Auditor General
Chief Education Officer
Chief Election Officer
Deputy Permanent Secretary
Deputy Chief Personnel Officer
Deputy Director of Personnel Administration
Assistant Auditor General
Director, Forensic Science Centre
Executive Director, Investment/Divestment

Executive Officer, Office of the Ombudsman
Secretary to Cabinet
Registrar, Integrity Commission
Deputy Comptroller of Accounts
Deputy Director of Contracts
Deputy Comptroller of Customs and Excise
Deputy Director of Budgets
Deputy Chief Immigration Officer
Assistant Commissioner of Inland Revenue
Clerk of the Senate
Deputy Secretary to Cabinet
Offices in the Judicial and Legal Service
General Manager, Public Transport Service Corporation
President, National Institute of Higher Education (Research, Science and Technology)
(NIHERST)
Director (Financial Institutions) NIHERST
Executive Director, National Library and Information System Authority (NALIS)
Deputy Executive Director, National Library and Information System Authority (NALIS)
Special Adviser to Cabinet on all Protective Services and Chief Executive Officer of the National
Security Council Secretariat
Inspector of Police Services

UNIMED GROUP HEALTH PLAN - GOTT MONTHLY PAID
 SCHEDULE OF BENEFITS 1st June 2010

| YOUR BENEFITS | WHAT THE PLAN PAYS | LIMIT (TT\$) |
|--|--------------------|---|
| <u>MAXIMUM MEDICAL BENEFIT</u> | | |
| Maximum 3 year benefit | | \$1,000,000 |
| All Major Ailments: - | | |
| First \$50,000 | 90% | |
| Excess of \$50,000 | 100% | |
| <u>AMBULANCE</u> | | |
| Ground Ambulance - Maximum Per trip | 80% | \$1,000 |
| Air Transport between Trinidad and Tobago | 80% | \$300 |
| Air Ambulance | 80% | as required |
| <u>HOSPITAL</u> | | |
| Daily Room & Board Per Day | | |
| ♦ Caribbean | 90% | \$300 |
| ♦ Elsewhere | 90% | \$1,000 |
| Miscellaneous Hospital Services | 90% | Unlimited |
| <u>SURGERY</u> | 80% | Reasonable & Customary Limits Apply |
| <u>ANAESTHETIC</u> | | 25% of Surgery Benefit |
| <u>DOCTORS' VISITS</u> | | |
| Office | 80% up to | \$75 per visit |
| Home | 80% up to | \$150 per visit |
| Hospital | 80% up to | \$175 per visit |
| Specialists (upon referral) | 80% up to | \$150 per visit |

| YOUR BENEFITS | WHAT THE PLAN PAYS | LIMIT (TT\$) |
|---------------|--------------------|--------------|
|---------------|--------------------|--------------|

PHYSIOTHERAPY & CHIROPRACTIC CARE
(upon referral)

| | | |
|---------------------------------------|-----------|----------------|
| Twenty (20) visits per Benefit Period | 80% up to | \$75 per visit |
|---------------------------------------|-----------|----------------|

PSYCHIATRY
(upon referral)

| | | |
|---------------------------------------|-----------|-----------------|
| Twenty (20) visits per Benefit Period | 80% up to | \$175 per visit |
|---------------------------------------|-----------|-----------------|

PRESCRIBED DRUGS

| | | |
|--|-----|-----------|
| | 80% | Unlimited |
|--|-----|-----------|

DIAGNOSTIC X-RAY AND LABORATORY

| | | |
|--|-----|-----------|
| | 80% | Unlimited |
|--|-----|-----------|

PREVENTATIVE PROCEDURES

| | | |
|---------------------------------|-----------|-------|
| Mammogram - Once every 2 yrs | 80% up to | \$250 |
| Pap smear - Annually | 80% up to | \$80 |
| Prostate Examination - Annually | 80% up to | \$150 |
| Glaucoma Test - Annually | 80% up to | \$100 |

MATERNITY

| | | |
|--------------------------------------|-----------|---------|
| Normal | 80% up to | \$2,500 |
| Caesarean or Extra-Uterine Pregnancy | 80% up to | \$5,000 |
| D&C or Miscarriage | 80% up to | \$1,750 |

DEATH AND ACCIDENTAL DISABILITY BENEFIT

| YOUR BENEFITS | | AMOUNT (TT\$) |
|---|---------------------------------|---------------|
| Maximum Benefit ¹ | | \$20,000 |
| Total & Permanent Disability | | 100% |
| Total Loss of Sight of Both Eyes | | 100% |
| Total Loss of Sight of One Eye | | 50% |
| Permanent Loss of Hearing | - in both ears | 75% |
| | - in one ear | 15% |
| Permanent and Incurable | | |
| Paralysis of All Limbs | | 100% |
| Loss of Or Loss of Use of | - Two Limbs | 100% |
| | - One Limb | 50% |
| Loss of Four Fingers and Thumb of Either Hand | | 50% |
| Loss of Four Fingers of Either Hand | | 40% |
| Loss of One Thumb of Either Hand | - both joints | 30% |
| | - one joint | 15% |
| Loss of Fingers of Either Hand | - three joints | 10% |
| | - two joints | 8% |
| | - one joint | 5% |
| Loss of Toes of Either Foot | All - One Foot | 15% |
| | 'Big toe' - both joints | 5% |
| | 'Big toe' - one joint | 3% |
| | Other than 'big toe' - each toe | 1% |
| Fractured Leg or Patella with Established Non-Union | | 15% |
| Shortening of Leg by at least 5 cm | | 7.5% |

¹ UNIMED covers death by any cause except suicide or AIDS.

| YOUR BENEFITS | WHAT THE PLAN PAYS | LIMIT (TT\$) |
|---------------|--------------------|--------------|
|---------------|--------------------|--------------|

AIR FARE

| | | |
|---|-----------|---------------|
| Maximum of two (2) Trips per Benefit Period | 80% up to | \$5,000 |
| Local Airfare | 80% up to | current rates |

DENTAL BENEFITS

Note: there is a three month waiting period for Dental Benefit

| | | |
|----------------------------------|-----------|---------|
| Maximum Per Annum | 80% up to | \$2,000 |
| Orthodontic - Lifetime | 80% up to | \$1,200 |
| Deductible per Benefit Period | | \$100 |

OPTICAL BENEFITS

Note: there is a three-month waiting period for Optical Benefit.

| | | |
|--|-----------|----------------|
| Examination | 80% up to | \$50 per visit |
| Frames | 80% up to | \$800 |
| Lenses | 80% up to | \$500 |
| Contacts if required on medical grounds | 80% up to | \$900 |
| Deductible per Benefit Period | | \$100 |

Notes on Vision Benefit

- Examinations are limited to one per person and lenses are limited to one pair per person, during any twelve consecutive months. Frames are limited to one set per person during any twenty-four consecutive months.
- Contact lenses are covered only after cataract surgery or when visual acuity of the patient is not correctible to 20/20 by the use of normal lenses. Other than above, contact lenses are covered up to a maximum of \$600.00 during any twelve consecutive months.
- All materials must be prescribed and dispensed by a legally qualified optician or optometrist.