

PERSONNEL DEPARTMENT CIRCULAR No. 6 of 2017

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 : December 13th, 2017

SUBJECT : **Revision to the UNIMED Group Health Plan for monthly paid officers in the Civil Service, Tobago House of Assembly and Statutory Authorities subject to the Statutory Authorities Act, Chapter 24:01, members of the Teaching Service and holders of certain offices within the purview of the Salaries Review Commission**

You would recall that since April, 2004, a contributory group Health Plan, referred to as the UNIMED (monthly paid) Group Health 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, in respect of 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. The Plan was also extended to members of the Teaching Service with effect from January 01, 2005.

2. In light of the increasingly high level of utilization of the Plan as well as a steady increase in the cost of medical services/treatment, and in an effort to ensure that the Plan remains self-sustaining, it has become necessary to implement a revised rate of contribution with effect from **October 01, 2017**. Contributions to the Plan will continue to be shared between the Employer and employee on the basis of a 60:40 ratio and the new rates are as follows:-

Employee Coverage only	Family Coverage (optional)
▪ Employee - \$66.00	Employee - \$170.00
▪ Employer - \$99.00	Employer - \$255.00

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 \$66.00 for single coverage and \$170.00 for family coverage are to be made from eligible officers' salaries with effect from October, 2017.

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

5. It is to be noted that revised benefits accompany the implementation of the revised rates with effect from October 1, 2017. In this regard, twenty-five (25) out of a total of thirty-three (33) items in the existing Schedule of Benefits of the Plan have been enhanced in response to significant changes in the cost of pharmaceutical and medical services and tests. Enhanced increases will accrue in the value of benefits pertaining to items such as drugs, X-Rays and Diagnostics since, as the cost of these services increases, the amounts to be reimbursed will increase automatically. Additionally, the major medical coverage of \$1,000,000.00 per member over a three year period has been increased to \$3,000,000.00. The revised benefits will become applicable to claims for expenses incurred with effect from October 01, 2017. A copy of the Revised Schedule of Benefits is attached as Appendix I.

6. Permanent Secretaries/Heads of Department/Heads of Statutory Authorities identified above and the Chief Administrator, Tobago House of Assembly are asked to note that all administrative arrangements in respect of the UNIMED (monthly paid) Group Health 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 and 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 and Teaching Services, the Tobago House of Assembly and in those Statutory Authorities referred to at paragraph 1 above;
- (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 II 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, in respect of such periods, the officer pays the *full* monthly contribution of \$165.00 for single coverage and \$425.00 for family coverage.

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. 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 of the undermentioned Circulars/Circular Memorandum (excluding those sections relating to specific rates of contributions) will also continue to apply, as follows:

- (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. Critical to the effective management of the Plan is the maintenance of an accurate database of membership. Consequently, 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 are reminded that information in respect of transfers, leave and termination of employment of officers, including resignations, retirements and death is to be submitted to the Plan Administrator as changes occur in order to maintain the integrity of the database. Changes in the status of dependants must also be submitted. Claims will be met only in respect of eligible officers and their dependants, where the officers' names and those of their dependants appear on the Plan Administrator's database and they are members of the Plan in good standing during the period to which such claims relate.

10. I should also clarify the issue of whether evidence of good health in respect of each dependant is required when submitting requests to the Plan Administrator for enrollment under Family Coverage. In the case of the employee who is already a member in the Plan and wishes to exercise the option for family coverage, he/she **must submit** a medical report in respect of each dependant. On the other hand, an employee who is being enrolled on the Plan for the first time and is simultaneously opting for family coverage, is not required to submit any medical evidence in respect of dependants. Additionally, however, employees are not required to provide evidence of good health for dependant children who are enrolled within thirty-one days of their birth date and for dependant spouses where such request is made within thirty-one days of date of marriage.

11. If deductions cannot be made from the officer's salary in the month preceding the effective date of coverage, arrears of contributions for the month of coverage (as well as the relevant contribution for the following month) are to be deducted from the officer's salary in the first month in which such contributions are made. Thereafter, monthly deductions shall continue to be made from the officer's salary in advance of the month of coverage.

12. Permanent Secretaries, Heads of Department, the 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 those in the offices listed in Appendix II hereto.

13. 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.


Chief Personnel Officer

**GOTT MONTHLY PAID – GROUP HEALTH PLAN
BENEFITS
WITH EFFECT FROM OCTOBER 1, 2017**

CLASS	NEW BENEFITS
MAJOR MEDICAL MAXIMUM	\$3,000,000
STOP LOSS	\$250,000
DENTAL	\$3,000
VISION	\$2,060
MEDICAL	
AIRFARE-Local	\$300
SURGERY	R & C
ANAESTHESIA	25% Surgical
HOSPITAL MISC. SERVICE	90/10
HOSPITAL ROOM & BOARD - LOCAL	\$350
HOSPITAL ROOM & BOARD - Elsewhere	\$2,000
PHYSIOTHERAPY	\$100
DOCTOR - HOME	\$200
DOCTOR - HOSPITAL	\$200
DOCTOR - OFFICE	\$100
DOCTOR - SPECIALIST	\$250
DRUGS	80/20
DIAGNOSTICS & LAB	80/20
GROUND AMBULANCE	\$1,000
GLAUCOMA TEST	\$150
MAMMOGRAM	\$250
PAPSMEAR	\$120
MATERNITY CEASARIAN	\$7,500
MATERNITY NORMAL	\$4,000
MATERNITY D & C	\$2,000
PSYCHIATRY	\$300
PROSTATE EXAM	\$250
DEATH & DISABILITY	\$50,000

APPENDIX II

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 (excluding Coroner (appointed on contract))

General Manager, Public Transport Service Corporation

Director (Financial Institutions) NIHERST

Special Adviser to Cabinet on all Protective Services and Chief Executive Officer of the National
Security Council Secretariat

Inspector of Police Services

Director, Financial Intelligence Unit

Deputy Director, Financial Intelligence Unit

Inspector of Police Services

Transport Commissioner

Heads of Specified Statutory Authorities

General Manager, Public Transport Service Corporation

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

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

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

Executive Director, Occupational Safety and Health Agency

