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PERSONNEL DEPARTMENT CIRCULAR MEMORANDUM

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 : June 20, 2012

SUBJECT : *Revisions 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.*

I refer to my Circular Memorandum dated March 20, 2012 on the abovementioned subject wherein you were advised of the agreement reached between the Chief Personnel Officer, the Public Services Association (PSA) and the Trinidad and Tobago Unified Teachers' Association (T&TUTA) for the following revisions to the UNIMED Group Health Plan: -

- the inclusion of Family Coverage as an **optional benefit** in the UNIMED (monthly paid) Group Health Plan;
- an increase in the Death Benefit payable under the Plan; and
- the revision of the contribution ratio applicable to the Employer and employee.

2. It has been brought to my attention that there have been several requests for the inclusion of a provision to allow persons who opt for Family Coverage within the first ninety (90) days of the implementation of this benefit to have such coverage from April 1, 2012; and for clarification on the age eligibility of spouses or cohabitants under the dependant coverage.

3. As indicated at paragraph 10 of my Circular Memorandum dated March 20, 2012, officers who wish to include their dependants on the Plan have a period of ninety (90) days from the effective date of implementation, that is April 1, 2012, to enroll them without being required to provide evidence of good health. Officers may opt for Family Coverage at any time during that ninety (90) day period. If an officer opts for Family Coverage within a period of 90 days from April 1, 2012, he/she shall be required to pay arrears in respect of the period from April 1, 2012 to the date of enrollment. As you are aware, contribution is made in advance of the month of coverage. Thus for example, if an officer enrolled in May 2012, he/she would be required to pay four (4) contributions at the end of June representing arrears of contributions for coverage for the months of April, May and June as well as the relevant contribution for the month of July.

4. With regard to the issue of eligibility, the UNIMED (monthly paid) Group Health Plan covers persons who are under the age of 60 years. As such, the spouse or cohabitant of an officer to be included as a dependant on the Plan must be under 60 years. In order to ensure that any doubt with regard to this issue is removed, paragraph 4 of the Personnel Department Circular Memorandum dated March 20, 2012 is hereby amended as follows:-

The following dependants of members of the UNIMED (monthly paid) Group Health Plan are eligible to be included under the Plan's Family Coverage:

- (i) the spouse of the officer or a cohabitant (in accordance with the Cohabitational Relationship Act, Chapter 45:55) who is registered as such in the records of the Plan Administrator and is under the age of 60 years;
- (ii) an employee's unmarried children, step children and children legally adopted, who are under the age of 19, or 23 if attending a full-time educational institution; and
- (iii) dependants of an officer who are medically certified as being mentally and/or physically challenged and incapable of securing gainful employment.

Coverage for dependants identified at (iii) above shall continue up to the time the officer ceases to be a member of the Plan.

5. All other provisions of Personnel Department Circular Memorandum dated March 20, 2012 remain applicable.

6. 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 Memorandum are brought to the attention of all officers who are members of the UNIMED (monthly-paid) Plan as well as those officers assigned responsibility for the administration of the Plan and public officers who have been granted leave of absence on grounds of public policy to take up employment, on contract, in a temporary non-established position in a Ministry/Department/the Tobago House of Assembly or a Statutory Authority subject to the Statutory Authorities Act, Chapter 24:01.

7. This Circular is being issued with the agreement of the PSA and T&TUTA.


STEPHANIE LEWIS
CHIEF PERSONNEL OFFICER