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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 : March 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.*

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 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. The Plan was also extended to members of the Teaching Service with effect from January 01, 2005.

2. I now wish to advise that agreement has been reached between the Chief Personnel Officer (CPO), the Public Services Association (PSA) and the Trinidad and Tobago Unified Teachers' Association (TTUTA) for the following revisions to the 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.

The revised arrangements are to take effect from **April 01, 2012**.

3. The revisions to the Plan are also extended to the holders of certain offices within the purview of the Salaries Review Commission, as detailed in the **Appendix** hereto with effect from **April 01, 2012**.

FAMILY COVERAGE

4. 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 Cohabitation Relationship Act, Chapter 45:55) who is registered as such in the records of the Plan Administrator;
- (ii) an officer's unmarried children, stepchildren and legally adopted children, 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.

Eligibility

5. The optional benefit of Family Coverage is available to the following categories of officers who are covered under the UNIMED (monthly paid) Plan:-

- (i) officers holding permanent appointments to pensionable offices in the Civil Service, Teaching Service, the Tobago House of Assembly and in those Statutory Authorities subject to the Statutory Authorities Act, Chapter 24:01;
- (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 those offices listed in the **Appendix** hereto.

In this regard, you are reminded that Personnel Department Circular Memorandum 2 of 2008 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' provides, inter alia, for an eligible officer to continue to be covered under the Plan in the following circumstances:

- a) while on approved leave of absence of any kind in respect of which he/she is in receipt of full or partial pay;

- b) while on periods of extension of sick leave without pay provided that the officer pays the *full* monthly contribution;
- c) while on approved leave of absence **without pay** on grounds of public policy to take up employment, on contract, in a temporary non-established position in Ministries/Departments/the Tobago House of Assembly and Statutory Authorities that are subject to the Statutory Authorities Act, Chapter 24:01 and provided he/she has exercised the option to continue coverage under the Plan **prior to the commencement of the said leave**; and
- d) where, under Regulation 84 of the Civil Service Regulations, Chapter 23:01, he/she accepts employment with the PSA, the appropriate recognized association representative of officers in the Civil Service, the Tobago House of Assembly and employees of certain Statutory Authorities that are subject to the Statutory Authorities Act, Chapter 24:01, provided that **prior the commencement of such leave**, he/she has exercised the option to continue coverage under the Plan.

6. You are also reminded that membership in the UNIMED (monthly paid) Group Health Plan is not available to non-public officers engaged on contract, part time employees of Government and temporary monthly paid officers with less than two (2) years continuous service.

DEATH BENEFIT

7. The existing Death Benefit has been increased from \$20,000 to \$50,000. This benefit continues to be applicable in the case of the death of members of the Plan listed at paragraph 5(i) to (iii) **only**. The benefit **does not** apply in the event of the death of a dependant of a member.

REVISED CONTRIBUTION RATIO

8. The existing total monthly contribution per member is \$122 per month which is shared currently on a 50:50 basis between the Employer and the employee; each party contributing \$61. With the introduction of Family Coverage and the increased Death Benefit, the total monthly contribution per member for Employee Coverage (only) and Family Coverage is now \$129 and \$287 respectively. Also, the contribution ratio for Employee Coverage as well as Family Coverage has been revised to 60:40 for the Employer and employee respectively. As a consequence, the monthly contribution per member is as follows:-

Employee Coverage (only)		Family Coverage (optional)	
▪ Employee	- \$51.60	▪ Employee	- \$114.80
▪ Employer	- \$77.40	▪ Employer	- \$172.20

The employee's contributions are to continue to be made through monthly deductions from salary **in advance of the month of coverage**. Once an officer exercises the option for Family Coverage, deductions **must continue to be made** from his/her salary until his/her dependant ceases to be eligible for coverage under the Plan by virtue of age, divorce, marriage, and termination of the employment, including retirement, resignation and death of the employee.

9. The benefits applicable to Family Coverage include the basic features which are applicable to employee coverage (only), but excluding maternity benefits for dependent children, as well as death and accidental disability benefits.

10. A package of relevant information for each eligible officer, inclusive of an enrollment card for family coverage, will be forwarded to Ministries/Department/agencies for distribution. The enrollment card must be completed by all officers who opt to include their dependants on the Plan as well as by any recently appointed officers whose membership is a term and condition of service. The completed enrollment card should be returned to the Liaison Officer identified in each Ministry/Department/agency for processing. Officers who wish to include their dependants on the Plan have a period of **ninety (90) days** from the effective date of implementation to enroll them, without being required to provide evidence of good health. Thereafter, a medical report in respect of each dependant must accompany requests to the Plan Administrator for enrollment.

11. Critical to the effective management of the Plan is the maintenance of an accurate database of membership. 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.

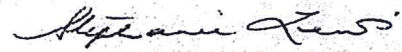
12. When an eligible officer opts to include his dependants on the Plan, coverage takes effect from the month following the date of option. As previously indicated, employee contribution is made **in advance of the month of coverage**. If deductions cannot be made from an officer's salary in the month preceding the effective date of coverage, arrears of contributions for the months 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.

13. Instructions in respect of accounting procedures for deductions and the payment of contributions will be communicated to you by the Comptroller of Accounts.

14. 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.

15. This Circular is being issued with the agreement of the PSA and TTUTA.



STEPHANIE LEWIS
CHIEF PERSONNEL OFFICER

APPENDIX

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

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

Director, Financial Intelligence Unit

Deputy Director, Financial Intelligence Unit

Executive Director, Occupational Safety and Health Agency