



ANY REPLY OR SUBSEQUENT REFERENCE SHOULD BE ADDRESSED TO THE FINANCIAL SECRETARY AND THE FOLLOWING REFERENCE NUMBER QUOTED:-

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MINISTRY OF FINANCE AND PLANNING
PUBLIC SERVICE ESTABLISHMENT DIVISION
30 NATIONAL HEROES CIRCLE
P.O. BOX 512
KINGSTON
JAMAICA

Circular No. 27

August 16, 2012

REF NO. 11180/4

Permanent Secretaries
Heads of Departments

Consequent on negotiation by the Unions representing Public Sector Employees, Cabinet has approved revised benefits to subscribers of the Government Employees Administrative Services Only (GEASO) Health Scheme with effect from August 1, 2012 as outlined on the attached schedule.

Please note that the revised benefits on the schedule are inclusive of the existing benefits. As a result of this, there will be increases in the premium rates for both plans as indicated below.

Costing
MONTHLY PREMIUM RATES

Plans	Existing Premiums		Revised Premiums	
	Employees \$	Government \$	Employees \$	Government \$
Individual	333.00	1332.00	359.20	1436.80
Family	896.00	3584.00	1055.92	4223.68

The employees' portion of the premiums are to be deducted from the salaries of the individuals enrolled on the Government Employees Administrative Employees Only (GEASO) Health Scheme and paid over to the insurer (Sagicor Life Jamaica Limited). The premium rates for Government will continue to be paid by the Ministry of Finance and Planning.

As you are aware premiums are paid in advance and in an effort to recover arrears, the payments for July 2012 to September 2012 should be deducted as indicated here under from the salary for month ending October 2012. Revised rates should also be deducted from October 2012 salaries.

Arrears Premiums for July to September 2012

PLANS	EMPLOYEES' PORTION OF PREMIUM \$
Individual	78.60
Family	479.76

This means therefore that the total amount to be deducted for Sagicor Life Jamaica Limited from the October 2012 salaries is as under:

Arrears plus Revised Monthly Payment

Individual	\$437.80
Family	\$1535.68

Please also be advised that Cabinet has approved the award of the Personal Accident portfolio of the Government Employees Health Scheme to Guardian Life Limited, and as such premiums should be remitted to that company with effect from August 1, 2012.

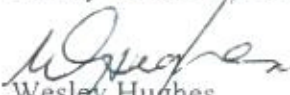
The total premium for each employee is Nine Dollars (\$9.00) and as is customary there is a 80:20 ratio where the Government pays 80% while the subscribers pay 20%.

Consequently, in addition to the amount to be deducted for Sagicor Life Jamaica Limited, each subscriber will also be required to pay Seven Dollars and Twenty Cents (\$7.20) to Guardian Life Limited from salary for October 2012. This represents payment of premiums and arrears for the period July to October 2012. Thereafter a total of One Dollar and Eighty Cents (\$1.80) should be deducted on a monthly basis.

Please ensure that the deductions from the employees' salaries are in keeping with the revised rates as summarized below with effect from October 2012 and until further advised:

Plans	Amount due to Sagicor Life as at October 2012	Amount due to Guardian Life as at October 2012	Amount due to Sagicor Life for November 2012 u.f.o.	Amount to Guardian Life for November 2012 u.f.o.
Individual Plan	\$437.80	\$7.20	\$359.20	\$1.80
Family Plan	\$1535.68	\$7.20	1055.92	\$1.80

Kindly ensure that this circular is brought to the attention of all members of staff.


Wesley Hughes
Financial Secretary