



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

Telephone No. 922-9900-16
Website: <http://www.mof.gov.jm>
Email: info@mof.gov.jm

Ref No.:12732

**MINISTRY OF FINANCE AND THE PUBLIC SERVICE
STRATEGIC HUMAN RESOURCE MANAGEMENT DIVISION
30 NATIONAL HEROES CIRCLE
P.O. BOX 512
KINGSTON
JAMAICA**

December 2, 2025

Circular No. 14

CEO/CFO

Approved GPASO Paysites (100% Paying)

Approved GPASO Individuals (100% Paying)

Government Pensioner's Administrative Services Only (GPASO) Health Scheme
Improved Benefits and Increased Premiums – December 1, 2025

Resulting from the GoJ procurement process, approval has been granted for the award of a contract for the provision of Administrative Services for the Government Pensioners' Administrative Services Only (GPASO) Health Scheme to Sagicor Life Jamaica Limited. The benefits to the pensioners have been improved with effect from December 1, 2025 and are set out in the attached Benefit Schedule. These revisions resulted in increased monthly subscriptions. The increased subscription rates are set out below:

Plan Type	Existing Subscription Rates 100%	Revised Subscription Rates effective December 1, 2025 100%
Individual	\$4,237.00	\$6,020.00
Family	\$7,463.00	\$10,420.00

As you are aware, the subscriptions for the GPASO Health Scheme are pre-paid; consequently the initial deductions for the **increased payments should have been taken from the November 2025 pension**. Considering this, the deductions for the January to February 2026 payrolls are reflected below:

Plan Type	Subscription Rates for JANUARY & FEBRUARY 2026 100%	Revised Subscription Rates (March 2026 and onwards) 100%
Individual	\$7,803.00	\$6,020.00
Family	\$12,785.60	\$10,420.00

The pensioner's portion of the subscription is to be deducted in the usual manner and paid over along with the government's portion (80%) to the Administrator, Sagicor Life Jamaica Limited, on a monthly basis by the 5th working day after the deduction is taken. The usual Summary Forms and deduction listings are to be forwarded to Sagicor Life Jamaica Limited and copied to the Ministry of Finance and the Public Service.

Kindly ensure that this circular is brought to the attention of the approved locations attached.

Darlene Morrison CD
Financial Secretary

Circular No. 14, Ref. No. 12732 dated December 02, 2025, titled Government Pensioner's Administrative Services Only GPASO Health Scheme Improved Benefits and Increased Premiums - December 1, 2025 is applicable ONLY to the following entities:

1. NATIONAL WATER COMMISSION
2. UNIVERSITY HOSPITAL OF THE WEST INDIES



Government Pensioners' Administrative Services Only (GPASO) Information Sheet

HEALTH CARDS

- Protect your health plan by reporting lost/stolen/misplaced cards immediately via our Contact Centre at 876-929-8920-9 Option 3. We will issue a new card on completion of the Replacement Form and payment. The replacement cost per card is \$500.00.
- Do not lend your swipe cards for use for anyone other than yourself. Your health plan is based on you and is not transferable. To put it in perspective, if you allow others to use your health cards, you are in fact committing fraud. This type of fraud leads to termination from the GPASO Health Scheme and possible charges.
- You can coordinate your benefits, once you maintain an active status as a member/dependent. Please include the policy number(s) for each plan on your claim form and submit all cards for use at each Provider visit.

DEPENDENTS

- Dependent spouses can only be covered under one (1) Sagikor policy, as a dependent spouse. For dependent spouses who are found on multiple policies, as a dependent spouse, the individual will be contacted to select one policy to remain as a dependent spouse and will be terminated from all other policies they were reflected as a dependent spouse.

PRE AUTHORIZATION

- For all surgical/major medical procedures, a request for pre-authorization should be submitted at least two weeks prior to the elective surgery.
- Pre-authorization is not required for emergency service obtained overseas. When overseas, members are required to contact Global Medical Management Inc (GMMI) within 24-48 hours of the emergency (critical cases only - life and death emergencies only). Please see the FAQ for the definition of Overseas Emergency Services.

GMMI contact details are as follows:

(a copy of this can also be found on the back of your benefit card)

GMMI Toll Free Number:	855-705-8809
GMMI Local Number:	954-334-7029
Email address:	SagikorTeam@GMMI.com

CLAIMS

- The submission period for all claim(s) is 90 days (from the original date of service). Failure to submit the claim(s) within the 90 day period will result in the non-payment of the claims.
- When signing a claim form, ensure the Provider completes the form with your correct information, including the diagnosis, the card number and the amount you were required to pay if applicable. Claims can be submitted by email to slj_healthclaims@sagikor.com, in pdf format (a completed claim form, detailed breakdown of the services and the receipts reflect payment must be submitted, as one attachment).

WAITING PERIOD

- Please see below the waiting period for accessing your benefits:
 - (a) **Dental - Dental Prophylaxis (cleaning):** every 6 months & Examination: every 12 months
 - (b) **Optical - Lens:** every 12 months, Frames: every 24 months & Examination: every 12 months
 - For optical and dental services, the waiting periods are applied based on your last date of service.**
 - (c) **Major Medical/Surgical/Hospitalization:** 7 months from the effective date of the enrollment and commencement of deductions.

Government Pensioners' Administrative Services Only (GPASO) Health Scheme

Schedule of Benefits for Pensioners & their Dependents - Effective December 1, 2025
(DECEMBER 2025 - NOVEMBER 2028)

MAJOR MEDICAL (MM) per person, per contract year

J\$



PRE-AUTHORIZATION REQUIRED, EXCEPT FOR EMERGENCY

Room & Board (per day, max. 120 days per disability)	\$1,000
Radiotherapy (per contract year)	80% of Cost (max of \$200,000)
Chemotherapy (per contract year)	80% of Cost (max of \$400,000)
Renal Dialysis (2 sessions per week, per year)	80% of R&C (max of \$12,000 per session)



HOSPITAL SERVICES (per contract year)

Room & Board (max per day) max 120 days per disability	\$2,500
Hospital Miscellaneous (max. per disability)	\$20,000
Hospital Out-patient Services (max. per disability)	\$8,000
Intensive Care and/or Critical Care (per day, max. 5 days per disability)	\$25,000
Private Duty Nurse (referral - per 8 hours shift, max 15 shifts per disability)	\$2,000
Ambulance per trip (max. per round trip)	\$6,000
In-hospital visit (per day, max. 120 per disability)	\$1,500



SURGICAL BENEFITS per person, per surgery and subject to R&C

Surgeon's fee (up to)	\$45,000 + MM
Assistant Surgeon's Fee (40% of Surgeon's fee)	\$20,000 + MM
Anesthesia (40% of Surgeon's fee)	\$20,000 + MM



LIFETIME MAXIMUM (LOCAL) per person

Maximum per claim	\$2,500,000
Deductible (per disability)	\$750,000
	\$7,500



FULLHOUSE BENEFITS

(Combined Benefit for pensioner & their dependent)

Prescription Drugs, Optical and Dental (20% co-payment)

Individual

\$35,000

Family

\$60,000



DOCTOR'S VISIT per person, per contract year

Home Visit (per visit, emergency only)	\$1,700
Office Visit (per visit)	\$1,700
Consultation Visit (per visit, 4 visits per contract year)	\$3,000
Specialist's Visit (per visit, max. 5 visits per contract year)	\$2,500
Physiotherapy (per visit, max. 10 sessions)	80% of cost up to \$2,000
Chiropractor and/or Podiatrist (per visit, max. 4 visits per contract year)	\$2,500



DIAGNOSTIC SERVICES per person, per contract year

Mass Screening services are not covered

Lab, X-ray & ECG/EKG

\$10,000 + MM

MRI, CT SCAN & Ultrasound

80% of R&C



OVERSEAS EMERGENCY Pensioner Only

Per trip for 30 days (maximum ONCE per annum)	US\$100,000
Contact GMMI within 48 hours of the emergency	
Contact information located on the back of your benefit card	