



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

Telephone No. 922-8600-16
Website: <http://www.mof.gov.jm>
Email: info@mof.gov.jm

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

July 24, 2025

Circular No. 10

Ref No. 51440

Cabinet Secretary
Permanent Secretaries
Heads of Departments
Chief Executive Officers

Senior Government Executive (SGE-ASO) Health Plan
Increased Benefits and Premium – August 2025

Cabinet Secretary, Permanent Secretaries, Heads of Departments, Cabinet Ministers and other Senior Executives are advised that resulting from the GOJ procurement process, The Cabinet has approved the contract award to Sagikor Life Jamaica Limited for the administration of the Senior Government Executive (SGE-ASO) Health Plan.

The benefits have been revised with effect from August 1, 2025, and are set out on the attached schedule. Therefore, there have been increases to the subscription rates with effect from August 1, 2025, as outlined below:

Plans	Existing Subscription Rates		Revised Subscription Rates	
	Subscribers (30%) \$	Government (70%) \$	Subscribers (30%) \$	Government (70%) \$
Individual	5,850.00	13,650.00	8,535.00	19,915.00
Family	15,000.00	35,000.00	22,125.00	51,625.00

As you are aware, subscriptions are paid in advance and payment of the revised rates should have commenced for the month ending July 2025. As a result, the retroactive amounts are to be recovered from August 2025 deductions. The following table sets out the schedule of payments for the arrears and the revised rates:

Plan	Subscriber Monthly Deductions for <u>August 2025 only</u>	Subscriber Monthly deduction for September 2025 onwards
Individual	11,220.00	8,535.00
Family	29,250.00	22,125.00

Re: Senior Government Executive (SGE-ASO) Health Plan Increased Benefits and Premium – August 2025

Please be reminded that all monthly payments must be sent to the SGE-ASO bank account via electronic transfer by the 5th day after the deduction has been made. The attached Summary Form **must** be completed and submitted electronically along with the payments to Sagicor at slj_geaso@sagicor.com and the Ministry of Finance and the Public Service at geasomof@mof.gov.jm. Failure to comply will result in termination of entities from the SGE-ASO scheme. The fillable version of this form can be obtained by contacting the email addresses above.

The Ministry of Finance and the Public Service will continue to pay the employer's portion of subscriptions – once payment has been made by the pay site to Sagicor.

Kindly ensure that this circular is brought to the attention of all relevant officers.



Darlene Morrison CD
Financial Secretary

Senior Government Executives Administrative Services Only (SGE-ASO) Health Plan

Schedule of Benefits for approved Senior Government Executives & their Dependents
Effective August 1, 2025

MAJOR MEDICAL (MM) BENEFITS per person, per contract year

J\$



PRE-AUTHORIZATION REQUIRED, EXCEPT FOR EMERGENCY

Radiotherapy (per contract year)	80% of Cost up to a max of \$1,100,000 p.a. for either Radiotherapy and/or Chemotherapy
Chemotherapy (per contract year)	
Renal Dialysis (2 sessions per week, per year)	80% of R&C up to a max of \$17,000 per session



HOSPITAL SERVICES per person, per contract year

Room & Board (max per day) max 120 days per disability	80% up to \$5,000
Hospital Miscellaneous (max. per disability)	80% up to \$50,000+MM
Hospital Out-patient Services (max. per disability)	80% up to \$4,000
Intensive Care (per day, max. 5 days per disability)	\$40,000
Private Duty Nurse (per 8 hours shift, max 15 shifts per disability)	\$4,000
Ambulance per trip	\$10,000
In-hospital visit (per day, max. 120 per disability)	\$3,000



SURGICAL BENEFITS per person, per contract year

Surgeon's fee (up to)	\$40,000 + MM
Assistant Surgeon's Fee (40% of Surgeon's fee)	33% of Surgeon's R&C + MM
Anesthetist (40% of Surgeon's fee)	40% of Surgeon's R&C + MM
Root Canal Surgery	80% of R&C (max. 3 p.a.)
Permanent Crown (as a result of Root Canal Treatment)	80% of R&C (max. 2 p.a.)



LIFETIME MAXIMUM (LOCAL) per person

Deductible (per contract year)	\$5,000,000
Lifetime for Psychiatry	\$10,000
	\$50,000

OTHER BENEFITS per person, per contract year

J\$



MATERNITY BENEFITS

Normal Childbirth	\$60,000
Caesarian Section	\$100,000
Miscarriage	\$50,000



DENTAL & OPTICAL BENEFITS

Dental (80% of cost to the maximum of the annual limit)	\$60,000
Optical (80% of cost to the maximum of the annual limit)	\$60,000



DOCTOR'S VISIT per person, per contract year

Home Visit (per visit, emergency only, max 10 visits per disability)	\$5,000
Office Visit (per visit, max 10 visits per disability)	\$5,000
Consultation Visit (REFERRAL ONLY - 2 visits per contract year)	\$7,000
Specialist's Visit (per visit, max. 8 sessions)	\$6,000
Physiotherapy (per sess. max. 10 sessions)	\$3,000
Occupational Therapy (per sess. max. 10 sessions)	\$3,000
Podiatrist/Chiropractor (REFERRAL ONLY, 2 visits per contract year)	\$3,000
Direct Gynae/Urologist - 2 visits per contract year	\$6,000
Direct Pediatrician (max. age 13)	\$5,000
Psychiatry (per visit)	\$3,000
Sleep Apnea (reimbursable only) - includes sleep assessment and CPAP Machine	80% of the cost up to \$120,000



PRESCRIPTION DRUGS per person, per contract year

80% of the cost up to \$60,000 + MM
(Up to the max. of \$500,000 p.a.)



DIAGNOSTIC SERVICES per person, per contract year

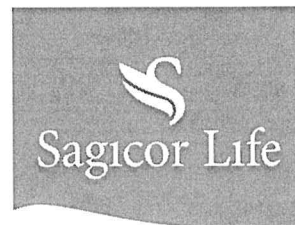
Lab, X-ray & ECG/EKG	
MRI, CT SCAN & Ultrasound	80% of R&C



OVERSEAS EMERGENCY - Employee Only

Limited to 30 days overseas (maximum 90 days per annum)
per trip. Contact GMMI within 48 hours of the emergency
Contact information located on the back of your benefit card

USD100,000 per plan contract



Senior Government Executives - Administrative Services Only (SGE-ASO) 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 \$600.00.
- Don't allow your cards to be used by anyone else. 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 distorted medical history and increased premiums.
- 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 both cards for use at each Provider visit.

DEPENDENTS

- Dependent spouses can only be covered under one (1) Sagikor policy. For dependent spouses who are found on multiple policies, the individual will be contacted to select one policy and will be terminated from the others.

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). 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):**
Sagikor Toll Free Number: 855-705-8809
Sagikor Local Number: 954-334-7029
Email: 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

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
 - (c) Major Medical/Surgical/Hospitalization: 6 months from the effective date of the enrollment.For optical and dental services, the waiting periods are applied based on your last date of service.

Circular No. 10, Ref. No. 51440 dated **July 24, 2025**, titled **Senior Government Executive (SGE-ASO) Health Plan Increased Benefits and Premium – August 2025** is applicable **ONLY** to the following entities:

1. ACCOUNTANT GENERAL'S DEPARTMENT
2. ATTORNEY GENERAL'S DEPARTMENT
3. AUDITOR GENERAL'S DEPARTMENT
4. CHILD PROTECTION & FAMILY SERVICES AGENCY
5. COMPANIES OFFICE OF JAMAICA
6. CONSUMER AFFAIRS COMMISSION
7. COURT ADMINISTRATION DIVISION
8. FORESTRY DEPARTMENT
9. HOUSES OF PARLIAMENT
10. INDEPENDENT COMMISSION OF INVESTIGATIONS
11. INTEGRITY COMMISSION
12. JAMAICA CONSTABULARY FORCE – COMMISSIONER'S OFFICER
13. JAMAICA CUSTOMS AGENCY
14. OFFICE OF THE CHILDREN'S ADVOCATE
15. OFFICE OF THE GOVERNOR GENERAL & STAFF
16. OFFICE OF THE PRIME MINISTER
17. OFFICE OF THE PUBLIC DEFENDER
18. MANAGEMENT INSTITUTE FOR NATIONAL DEVELOPMENT
19. MINISTRY OF ECONOMIC GROWTH & JOB CREATION
20. MINISTRY OF FINANCE & THE PUBLIC SERVICE
21. MINISTRY OF FOREIGN AFFAIRS & FOREIGN TRADE
22. MINISTRY OF LABOUR & SOCIAL SECURITY
23. MINISTRY OF HEALTH & WELLNESS
24. MINISTRY OF JUSTICE
25. MINISTRY OF SCIENCE ENERGY TELECOMMUNICATION & TRANSPORT
26. MINISTRY OF TOURISM
27. NATIONAL WORKS AGENCY
28. TAX ADMINISTRATION JAMAICA