



MEMORANDUM

To: **All Members of Staff**

From: Roberta Sampson
senior human resources manager, Southern Caribbean

Date: September 10, 2014

Subject: **Group Health Plan Premium Increases**

We are pleased to advise of the enhanced benefits now being offered under your Group Health Plan. However, please be advised that because of these enhancements the monthly premiums have been increased as indicated in the table below. The new premium will be effective from Premiums effective October 1, 2014. The enhanced benefits are attached for your perusal.

The new rates are as follows:

Member Type	Previous Rate	New Rate	Employer Portion	Employee Portion
Employee Only	\$ 124.59	\$ 140.55	\$ 105.41	\$ 35.14
Employee plus 1	\$ 355.36	\$ 295.15	\$ 221.36	\$ 73.79
Employee & Family	\$ 355.36	\$ 417.89	\$ 313.42	\$ 104.47

Enclosed is the Schedule of Benefits, which indicates the change in rates for reimbursements.

We would also like to advise that M & M Insurers Brokers have been recently appointed as our Brokers for our Trinidad Operations.

Please be guided accordingly.

COLUMBUS COMMUNICATIONS TRINIDAD LIMITED

SCHEDULE OF BENEFITS

MEDICAL

Services	<u>Previous Benefit</u>	<u>Increased Benefit</u>	<u>Percentage Increase</u>
HOSPITAL BENEFIT - DAILY ROOM & BOARD	\$200.00	\$300.00	50.0%
HOSPITAL SERVICES	\$2,000.00	\$3,000.00	50.0%
DOCTOR'S VISIT - OFFICE	\$80.00	\$100.00	25.0%
HOSPITAL	80.00	150.00	87.5%
HOME	80.00	200.00	150.0%
SPECIALIST	\$120.00	\$150.00	25.0%
EMERGENCY ACCIDENT	\$400.00	\$400.00	no change
DIAGNOSTIC	\$350.00	\$350.00	no change
PRESCRIBED DRUGS	\$300.00	\$300.00	no change
MISCELLANEOUS - MAXIMUM(DURABLE MEDICAL EQUIPMENT PROSTHESIS)	NOT INDICATED	80% OF Reasonable & Customary (R&C) Benefits	80% OF R & C
MATERNITY - NORMAL	\$1,500.00	\$3,000.00	100.0%
- CAESAREAN	\$3,000.00	\$4,000.00	33.3%
MISCARRIAGE / PRE-NATAL MAX	\$850.00	\$2,000.00	235.0%

SUPPLEMENTARY MAJOR MEDICAL

MAXIMUM BENEFIT- UNDER 65	\$300,000.00	\$500,000.00	66.7%
OVER AGE 65 & RETIREES		\$150,000.00	New
ANNUAL DEDUCTIBLE	\$100.00	\$100.00	no change
BENEFIT PERIOD - UNDER 65	3 YEAR RENEWABLE	3 YEAR RENEWABLE	no change
OVER AGE 65 & RETIREES		LIFETIME	new
CO-INSURANCE FACTOR	80% OF THE 1ST \$100,000	80% OF THE 1ST \$100,000	no change
	100% THERE AFTER	100% THERE AFTER	no change
PRE-EXISTING CONDITION	NOT INDICATED	\$750.00	New
ROOM & BOARD - LOCAL	\$300.00	\$500.00	66.7%
ROOM & BOARD - OVERSEAS	\$1,200.00	\$2,000.00	66.7%
ROOM & BOARD - INTENSIVE CARE		2.5*ASPRR	new
PRIVATE DUTY NURSING	NOT INDICATED	80% OF R & C	80% OF R & C
TRANSPLANTS	NOT INDICATED	80% OF R & C	80% OF R & C

RADIOTHERAPY/CHEMOTHERAPY/ DIALYSIS	80% OF R & C	80% OF R & C	80% OF R & C
CONGENITAL BIRTH DEFECTS/ NEW BABY - MAXIMUM	80% OF R & C	80% OF R & C	80% OF R & C
PSYCHIATRIC: - LIFETIME MAXIMUM MAXIMUM PER TREATMENT - OUT PATIENT	\$100.00	\$100.00	No change
CO-INSURANCE	80%	80%	No change
MAXIMUM VISITS PER YEAR	20	20.00	No change
HOSPITAL CONFINEMENT – CO-INS	NOT STATED	80%	80.0%
AIRFARE/ 2 TRIPS PER ANNUM MAXIMUM PER CALENDAR YEAR	90% TO \$4,000.00	2 80% OF ECONOMY FARE	80% OF ECONOMY FARE
EMERGENCY AIR AMBULANCE REPATRIATION	R & C	80% OF R & C 80% OF R & C	80% OF R & C 80% OF R & C
LOCAL GROUND AMBULANCE ANNUAL MAXIMUM	NOT INDICATED	80% OF R & C	80% OF R & C
ANNUAL PREVENTATIVE CARE			
ANNUAL MAXIMUM	NOT APPLICABLE	EMPLOYEE \$1,000.00 DEPENDENT SPOUSE \$800.00 INCLUDED ABOVE INCLUDED IN EXAMINATION INCLUDED ABOVE INCLUDED ABOVE INCLUDED ABOVE INCLUDED ABOVE	75-133%
ANNUAL EXAMINATION	\$200.00		
LIPID PROFILE			
ANNUAL MAMMOGRAM	\$250.00		
ANNUAL PAP SMEAR	\$80.00		
CA125 TEST FOR OVARIAN CANCER			
ANNUAL PROSTATE TEST CANCER	\$180.00		
ANNUAL GLAUCOMA TEST – EMP. ONLY	\$50.00		
VACCINATIONS/ CHILDREN - ANNUAL	(Age 2) \$200.00	(Age 5) \$300.00	
<u>DENTAL</u>			
ANNUAL MAXIMUM	\$2,000.00	\$2,000.00	14% in restorative care
ANNUAL DEDUCTIBLE	\$50.00	\$50.00	
PREVENTATIVE	100%	100%	
RESTORATIVE	70%	80%	
MAJOR RESTORATIVE	70%	80%	

ORTHODONTIC	NOT INDICATED		
CALENDAR YEAR MAX	\$2,000.00	INCLUDED IN DENTAL MAX	
CO-INSURANCE	50%	80%	
WAITING PERIOD	THREE (3) MONTHS (NEW MEMBERS)	Remains the same	
<u>VISION</u>			
ANNUAL MAXIMUM	\$1,500.00	\$2,500.00	66.7%
WAITING PERIOD	THREE (3) MONTHS (NEW MEMBERS)	Remains the same	