

# overview

Sagicor on behalf of the Government of Jamaica in collaboration with the Jamaica Government Pensioners Association administers the Government Pensioners Administrative Services Only (GPASO) scheme, which has provided health coverage for pensioners since December 1995.

The Anniversary of the Scheme is December 1st of each year.

## **WHO IS ELIGIBLE?**

All government pensioners who will be in receipt of a pension from Central and Local Government Agencies can receive health care benefits under the GPASO Health Scheme. These include teachers, police officers, nurses and civil servants.

Pensioners of 55 years of age and over and those persons who retired from government employment because of ill health regardless of age at retirement are eligible for health coverage. Coverage also extends to the pensioner's spouse. Eligible pensioners will also include retirees of some approved Statutory Bodies.

This benefit is also eligible for widow/widowers over the age of 55 years, who are currently in receipt of a pension.

## **JOINTLY MONTHLY CONTRIBUTIONS**

The Government of Jamaica pays 90% of the monthly contributions while the remaining 10% is deducted from your monthly pension.

## benefits

# benefits

A membership card showing the amount of benefits, which may be used from December 1 of each year to November 30 of the following year, the end of the contract year, will be issued to you upon your enrolment. Cards are automatically renewed each year unless the payment of your premium ceases.

Waiting periods must be served prior to access the following benefits:

- Surgery & Major Medical benefits – six (6) months
- Maternity benefits – nine (9) months.

With respect to optical benefits, the following clauses are applied:

- Purchase/Replacement of Lens – every year
- Purchase/Replacement of Frames – every two years

The Sagicor card gives you access to health services from over 1,200 Sagicor doctors, specialists, dentists,

pharmacies, laboratories, opticians and hospitals. Your card must be presented to a Sagicor provider when you receive any of the covered health services. You will be asked to make a co-payment.

# how to enroll

You can enroll on either an individual or family plan by completing the Enrolment Card and Pension Deduction Form. Only completed enrolment cards will be accepted. Failure to do so will result in delay in the enrolment process.

- Individual Enrolment  
With an individual plan, the subscriber/pensioner is the only person covered.
- Family Enrolment  
A family enrolment covers:
  - You, i.e. the employee/subscriber.
  - Your resident spouse, married or unmarried.

In addition to the submission of the Pension Deduction Form and Enrolment Card, a certified copy of your birth certificate and/or marriage certificate must also be submitted. They must also be submitted under the following circumstances:-

- Birth Certificate - when adding or changing a spouse dependent.
- Marriage Certificate - In the case of addition of name or change of spouse through marriage.  
A birth certificate must accompany the marriage certificate in the event of addition of the married spouse.

Enrolment forms are available at all Sagicor offices and the Jamaica Government Pensioners' Association Offices islandwide. Where necessary, forms will be dispatched to pensioners for completion island-wide.

Upon completion, the documents (i.e. the enrolment card and a copy of Pension Deduction Authorization form) are to be returned to any Sagicor office. The white copy of the Pension Deduction Authorization Form must be returned to your pension pay station so that monthly deduction of premiums can commence.