



30th August, 2024.

Dear Valued Members,

As of August 1st, 2024, we are successfully into the second year of our Health Plan partnership with Guardian Life Insurance. At the beginning of each contract year, the Insurer, the Broker, and PSCU’s Management team review our Group Life Policy. At the end of our first year’s review, it was discovered that as a Group, our claim experience was above the limit required to keep the plan at its original costs with the covered benefits.

In light of this, new terms and conditions were proposed, discussed, and agreed upon, in the membership’s best interest. As a result, to keep the plan competitive and viable for all involved, a plan increase has been negotiated without compromising the quality and benefits of the coverage.

We are aware of the impact an increase will have, however, it is also imperative for PSCU to procure and retain a reliable health plan for our members. We humbly apologize for this inconvenience and late notice, and we hope to continue our relationship in good faith knowing that on us you can rely.

Please see below the breakdown of the new plan premiums, deductibles, co-insurance, and drugs/Rx coverages effective as of August 1st, 2024.

18-64 - 20% increased rates and benefits changes:	
Single	\$335.00
Plus 1	\$587.00
Family	\$922.00
Medical deductible	\$750.00
Dental deductible	\$200.00
Vision deductible	\$200.00
Drugs capped at \$10,000.00 annually	
Co-insurance 70% in and out of network	

65-Over – 25% increased rates and benefits charges:	
Single	\$533.00
Plus 1	\$930.00
Medical deductible	\$1000.00
Dental deductible	\$200.00
Vision deductible	\$200.00
Drugs capped at \$6,000.00 annually	
Co-insurance 70% in and out of network	

Branch Locations

Port of Spain	#24 Sackville Street.	Phone: (868) 623-7570	(868) 623-8118
Arima	#16 Cocorite Road.	Phone: (868) 667-3404	(868) 667-0815
San Fernando	#8A Naparima, Mayaro Road, Cocoyea.	Phone: (868) 652-2529	(868) 652-2480
Tobago	TLH Building Milford Road, Scarborough.	Phone: (868) 635-0736	(868) 639-1926

Website: www.pscutt.com
 Email: feedback@pscutt.com





NB: We will make new schedules of benefits available as soon as they are in our possession.

ARREARS ALERT:

Due to the premium increase, all members will be in arrears of the following amounts related to your respective plans, in addition to whatever arrears were previously accrued. Payment of the same can be made over the counter at a PSCU nearest you or via bank transfer.

18-64	
Single	\$51.05
Plus 1	\$93.05
Family	\$149.05

65 - over	
Single	\$107.00
Plus 1	\$186.00

For additional information please contact our **Health Plan Assistant - Ms. Natanya Logan** at:

Tel: 623-7570/8118 Ext. 210

Email: natanya.logan@pscutt.com

Thank you for your continued support. We remain committed to serving our members' needs.

Cooperatively,

Lecia Celestine
Chief Executive Officer (Ag)

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