The ABHTA and ABWU member hotels, under the existing Collective agreement shall be covered under a group health insurance scheme available to all employees. State Insurance Company Ltd has been chosen to provide this coverage. In order to make the process easy to understand please read the following:

Who is eligible?
All full-time employees under the Collective Agreement having completed their probationary period are to be enrolled in the health plan including ALL other full time employees. This does not apply to contract workers.

Opt Out
Employees may opt out for the following reasons:

1) Where an employee is covered by another health plan, i.e. through your own personal health plan or a partner’s employment. You must produce proof of this insurance. In this case you will be exempt from the scheme.

2) Where an employee is working in two properties under the Collective Agreement, in this case the employee must designate a primary employer who will pay into the health insurance whereas the secondary employer will be exempt.

In all cases the employee should sign an Opt-Out Form which will be uplifted from HR Department.

Cost / Accounting
The ABHTA & ABWU have agreed to a premium insurance package to ensure that all employees have Medical coverage (including dental and vision); Group Life with Accidental Death & Dismemberment (ADD) at an affordable rate. The monthly cost is to be borne 60% by the employer and 40% by the employee. If you wish to have insurance coverage for your partner or family member this may be done, but the additional cost is borne 100% by the employee. There is a Life Insurance component of EC$25,000 which is mandatory for inclusion in the policy. See pricing details below.
The monthly cost is as follows:

<table>
<thead>
<tr>
<th></th>
<th>NEW PREMIUM LEVEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMPLOYEE</td>
<td>+ LIFE $25,000 + *ADD</td>
</tr>
<tr>
<td>EMPLOYEE PLUS ONE</td>
<td>$162.30</td>
</tr>
<tr>
<td>FAMILY</td>
<td>$226.90</td>
</tr>
</tbody>
</table>

*Accidental Death & Dismemberment (ADD).

In all cases the employer is only liable for the cost of the employee.

The health insurance is a monthly charge and is independent of the number of days worked. If an employee is sick or on vacation, they still must pay their health insurance. Also, if an employee is on short time or is laid off for any period the hotel will continue to pay the health insurance and the employee’s contributions will be deducted as salary becomes available. This shall be done in a manner that is not harmful financially to the employee.

Employees enrolled to State Insurance Company Ltd. prior to the start of the pandemic and closure of our borders in March 2020 and who would have been severed, are eligible to have their policy reinstated with a new employer once that employer is party to the ABHTA/ABWU Collective Agreement and their re-registration occurs on or before June 30, 2021. These individuals will not have a waiting period and coverage will begin immediately. All new enrollees who would not have been previously covered under SICL will have a three month waiting period before claims can be made.

State Insurance has a comprehensive network of doctors and pharmacies and if you use these then you will only be required to pay the amount not covered by the insurance.
Enrolment process is simple and entails filling a form plus having a photo taken for the ID Card. All member organizations must submit enrolment forms directly to the Broker assigned to manage the Policy, The Risk Management Broker Consultancy at:

**Dalmer McCoy**  
“Senior Broker Consultant”  
mccoyda@gmail.com  
(268) 464-7820

**Amani McCoy**  
“Junior Broker Consultant”  
trmconsultantsanu@gmail.com  
(268) 764-7820

Direct any queries you may have to the HR Manager. The sooner you enroll the sooner you can benefit – you are not covered until you are enrolled and approved. A copy of the coverage information and an enrolment form is attached for your guidance.

**Submitting Claims**  
Insured employees who visit medical providers within the State Insurance Company Limited network will have those forms submitted to SICL directly by the network providers. Should an individual visit an out of network medical facility claim forms must be completed and submitted to TRMBC. Visit your HR Department or the ABHTA website at www.antiguahotels.org for an updated list of network providers.