



Private Security Regulation
Authority

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PSRA SPOTLIGHT

January - March 2017

SELF-CONTRIBUTORY HEALTH INSURANCE PLAN FOR PRIVATE SECURITY GUARDS



Minister of National Security
Hon. Robert Montague

The Minister of National Security, the Honourable Robert Montague made a commitment in his 2016-2017 sectoral debate to lobby for the improvement in working conditions of the approximately twenty three (23,000) registered private security guards.

As a first step in improving the conditions of service for private security guards, the Minister on November 8, 2016, at a press briefing held at the ministry's Oxford Road head office launched the scheme which will be provided Group Self Contributory Health Insurance Scheme, which is being provided through Guardian Life Limited.

There are five options from which private security guards can select for themselves and dependents, with the premium for a single guard ranging from \$997 on option 1 to \$1,882 on option 5. The policy options provide for varying combination of coverage at varying rates.

Private Security Guards are advised to sign up and pay their premiums per quarter in advance, so that they can benefit from this new measure which will alleviate the hardships faced in accessing coverage for a wide range of health issues through this Group Self Contributory Health Insurance Scheme.



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Health Insurance Plan for Security Guards



1. Effective April 1, 2017

**2. Enroll at the PSRA Office
before March 15, 2017**

**3. Payments at PSRA
and Scotia**

**4. No Medical Required
for the 1st Quarter**



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QUESTION: WHO ARE ELIGIBLE ?

Registered Private Security Guards, Trainers, Investigators, etc and their Dependents are eligible to participate in the health insurance plan. (In order to participate in the plan you must be registered and have a current license with the PSRA).

HEALTH INSURANCE PLAN FOR SECURITY GUARDS

Who are eligible dependents?

**One Spouse of the
opposite sex,
including common
law spouse**



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HEALTH INSURANCE PLAN FOR SECURITY GUARDS

Who are eligible dependents?

**Children, step children,
legally adopted children
or children for whom
you have court appointed
guardianship.**

Coverage is extended from birth to age 27



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THE HEALTH INSURANCE HAS FIVE OPTIONS

Health Insurance Plan for Security Guards



Employee Only - \$997
Employee + 1 Dependent - \$1995
Employee + 2 or more Dependent - \$2793

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Health Insurance Plan for Security Guards



Employee Only - \$1143
Employee + 1 Dependent - \$2288
Employee + 2 or more Dependent - \$3811

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Health Insurance Plan for Security Guards



Employee Only - \$1205
Employee + 1 Dependent - \$2413
Employee + 2 or more Dependent - \$3377

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Health Insurance Plan for Security Guards



Employee Only - \$1361
Employee + 1 Dependent - \$2724
Employee + 2 or more Dependent - \$3811

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**Health Insurance
Plan for Security Guards**



OPTION 5
DENTAL AND OPTICAL

Employee Only - \$1882
Employee + 1 Dependent - \$3767
Employee + 2 or more Dependent - \$5272

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**HEALTH INSURANCE
PLAN FOR SECURITY GUARDS
QUARTERLY PREMIUM DEADLINES**

1st Quarter	March 15, 2017
2nd Quarter	June 15, 2017
3rd Quarter	September 15, 2017
4th Quarter	December 15, 2017

Private Security Regulation Authority (PSRA)

**JIS “Think Tank” hosts the
Private Security Regulation
Authority (PSRA)**



Registered Private Security Guard, Wayne Chang, Executive Director of the Private Security Regulation Authority, Rosalyn Campbell, Representative Client Relations Officer - Guardian Life Limited, Aldith Grant, speaking at a JIS ‘Think Tank’ on February 14, 2017, about the Self-Contributory Health Insurance Scheme for private security guards (Photo: JIS)

On February 14, 2017, the Jamaica Information Service (JIS) hosted the PSRA at a ‘Think Tank’ session, to draw further public attention to the Self-Contributory Health Insurance Plan for private security guards. The Plan is being facilitated through a partnership between the PSRA and Guardian Life Limited, and has been specifically developed for persons working in the Private Security Industry. The Executive Director of the PSRA, Rosalyn Campbell, emphasized that “health insurance is a human right, and is one of the most basic rights that all workers should have, including security guards”.

The Self-Contributory Health Insurance Plan takes effect on April 1, 2017 and the PSRA is encouraging guards to meet the March 15 deadline for enrolment. Campbell reiterated that “we would love for all 20,000-plus security guards to sign up and access the benefits of this health insurance scheme”. “This programme offers one of the best coverage when compared to others, primarily because of the large number of guards registered to the PSRA system which will allow guards to get a wider range of services for less,” Campbell explained. For the convenience of the guards, flexible options have been put in place to facilitate registration and payment. Payment can be made on a monthly basis, as long as full payment is received prior to the deadline for the receipt of quarterly premiums. An appeal has also been made to private security companies to partner with the PSRA on this milestone achievement by facilitating the deduction of payments from the salaries to aid in the ease of payment for the health plan.

Client Relations Officer at Guardian Life Limited, Aldith Grant, expressed how delighted the organization is to be on board with the PSRA to improve the working conditions of the security guards. She emphasized that when the plan was first developed there were three options, and later expanded to include two additional options. Currently, Guardian offers five options which address the varying salary scales of the registered security guards. She stated that “no matter what your salary is, you should be able to select one of the five options because each option was created to meet the financial needs of the guard” .

PICTORIAL - CONSULTATION ON SELF CONTRIBUTORY HEALTH INSURANCE HELD WITH PRIVATE SECURITY GUARDS ON NOVEMBER 19, 2016, AT THE INSTITUTE OF JAMAICA



PICTORIAL - CONSULTATION ON SELF CONTRIBUTORY HEALTH INSURANCE HELD WITH PRIVATE SECURITY GUARDS ON MARCH 4, 2017, AT THE MONTEGO BAY CULTURAL CENTRE

