



WIGUT
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WIGUT (JAMAICA)



Retirement Guide

Credits

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Retirement Information for WIGUT (Jamaica) members

This guide is not about retirement planning. Retirement planning should begin from your first pay cheque (whether or not you are self-employed) or first employment. This guide is meant for members of WIGUT (Jamaica) who are on the cusp of retirement from The University of the West Indies (The UWI). The information is gleaned from various sources. Where applicable, links to resources are provided.

I. UWI-Related Considerations

Salary Deductions

Make arrangements for payments that were made by salary deduction if these payments will need to continue beyond retirement.

Hand-over of University property, including documents

Avoid a hurried and untidy departure. Arrange to hand over University property (ID, laptop, office keys, car keys, documents, and so on), on or before the last day prior to retirement.

Leave documentation with the relevant person(s) regarding work in progress up to the time of (pre-)retirement, including access to working documents (electronic or paper-based).

Effective age and date of retirement

(https://www.mona.uwi.edu/hrd/Retirees/retirees_docs/retirees.html)

The retirement age and date for employees in the Academic, Senior Administrative, and Professional (ASAP) staff categories are dependent on the effective date of the staff members' appointment and their birthdate.

If the birthdate on which an employee reaches the prescribed age of retirement falls after the prescribed date of retirement, the retirement will take effect on the prescribed date of the following year.

A. *Persons employed prior to June 1, 1983*

Persons employed prior to June 1, 1983 have the option to retire at age 60 or 65 but must indicate their choice by their 58th birthday. Their retirement date is September 30.

Members of staff who could have retired at age 60, notwithstanding an earlier declaration of intent to retire at 65, may be allowed to retire at any time after the age of 60 after giving the prescribed notice, i.e. one complete teaching semester for teaching staff or six months for non-teaching staff.

B. *Persons employed between June 1, 1983 and August 31, 1993*

Persons employed between June 1, 1983 and August 31, 1993 retire at age 65. Their retirement date is September 30.

C. *Persons employed between September 1, 1993 and July 31, 1998*

Persons employed between September 1, 1993 and July 31, 1998 retire at age 65. Their retirement date is August 31.

D. *Persons employed on or post August 1, 1998*

Persons who were employed on or post August 1, 1998 retire at age 65. Their retirement date is July 31.

Guidelines for employment beyond retiring age

Temporary post-retirement employment is at the discretion of The UWI. Post-retirement employment up to age 70 might be entertained at the instigation of the University, provided that the staff member can demonstrate that he/she is in satisfactory health. Appointments are normally made at one grade level below that at which the member of staff had retired.

Policy on early retirement

Early retirement is considered on a case-by-case basis. Members of staff who wish to proceed on early retirement are required to give six months' notice of their wish to do so if their current contract establishes a date for retirement other than the date on which they wish to retire, except in extenuating personal circumstances such as ill-health.

Pre-retirement leave

Employees who are entitled to vacation or local leave benefits will be required to clear their leave balance before retirement.

FSSU (Retirement investment)

Members of the Federation Superannuation Scheme for Universities (FSSU) must contact the Bursary - Pensions and Staff Benefits - regarding their retirement investment.

At retirement, members of staff are paid a lump sum (in United States dollars and/or pounds sterling as applicable) of the accumulated value of FSSU contributions by both employer and employee.

To ascertain the amount due, check the FSSU website “**HartLink Online**” (registration required) <http://www.hartlinkonline.co.uk/uwi-fssu> (user manual and Members’ Handbook are available from the Bursary or the WIGUT website at: http://wigut.uwimona.edu.jm/sites/default/files/UWI_FSSU_Members%27_Handbook_September_2017_Revision.pdf).

Retirement investment proceeds on separation are normally paid not less than one month after the effective date of retirement.

Supplementation

In addition to the investment proceeds/lump sum paid to retirees, they may also be eligible for supplementation once the FSSU Lifestyle option had been selected.

If the member of staff joined The UWI prior to August 1, 2005 and contributed to the FSSU and has ten years continuous service with the University immediately prior to retirement, an assessment is done and, if necessary, a supplementary pension is provided.

Supplementation is determined by dividing the retirement investment proceeds by the annuity rate to calculate a notional annuity. If the notional annuity is less than 2/3 of the final salary the difference will be paid monthly as a pension in Jamaican dollars until death.

The University shall grant to pensioners [persons who enjoy supplementation] an annual adjustment to their pensions equivalent to 75% of the increase applied to Academic and Senior Administrative and Professional staff (Collective Agreement, Mona, 1999-2002).

Housing

Retired members of staff who were housed in University housing immediately prior to the effective date of retirement are allowed to remain in University accommodation for up to three months after retirement. However, they will be required to pay a monthly rental at the appropriate commercial rate.

Book Grant

Employees in the ASAP category are required to utilize their grant for the purchase of books and professional materials on or before the date of their retirement. A gift certificate from the University Bookshop may be purchased, to be used within six months of the date of purchase. The value of the gift certificate does not have to be used all at once.

Study and Travel Grant

Employees in the ASAP category with balances remaining on their account must apply to use such balances by January 31 of the year in which they retire.

Health

UWI health benefits will continue until the death of the retiree. As a retiree, you retain membership on the health plan at no cost, as The UWI covers the full cost of health insurance for retirees.

The spouse of a retiree may become a member of the health plan but 100% of the cost will be borne by the retiree. The spouse may remain a member of the plan even after the passing of the retiree, at his or her expense.

Health Centre. If you had used the services of the Health Centre during employment and had a file based on your UWI ID number, you will continue to use the ID number for appointments, etc.

Tuition exemption

Dependents of retirees who are pensioners (receiving supplementation) of the University will continue to be entitled to tuition exemption.

Retiree pass identification (ID)

You must return your UWI ID card when you retire. You may obtain a retiree pass ID, generated by the Registry Information System (RIS) section, by making a request by email to ris@uwimona.edu.jm. Your retiree pass ID will be available no less than 24 hours after the request is made. This ID allows you access to campus facilities in the same way that a staff ID would do.

Access to University properties

Retirees can purchase from the cashier (Mona Campus) day or annual passes to Lyssons Beach. Retirees can use the facilities at Cardiff Hall (St Ann) and at Bellevue (St Andrew) once the charges are paid at the Cashier at the Regional Headquarters. You may be asked to prove affiliation to The UWI if you are not recognised by the person taking the booking. It is, therefore, for this and other purposes, a good idea to get a retiree pass ID card.

Access to the Library

Retirees have limited privileges with regards to checking out materials at the Mona Library.

On presentation of a UWI ID or with special permission from the Campus Librarian, retirees benefit from:

- borrowing privileges, for up to 2 items from the Open Collections
- reading of Reference materials inside the library
- in-Library access to online resources via the Library's portal *UWIllinC*, e.g., research databases and print resources
- paid print services, available at the Library's Reprographic Services Unit (RESU), located at the entrance of the Main Library
- research assistance/training from Library staff

Campus email account access

The collective agreement of 2011/14 makes provision for retirees to retain a UWI email address. This, however, has not been addressed and WIGUT awaits the resolution of this outstanding agreed clause from 2011/14.

If you wish to have access to emails in your UWI account after retirement, take the time to forward such emails to your personal email account, or arrange to have these downloaded to a personal device.

If you have provided your UWI email address as your contact information for companies or service providers with which you will continue to do business, remember to provide an alternate email address.

Motor vehicle stickers

On presentation of your retiree ID card and car registration documents you may obtain a motor vehicle sticker from the Customer Service Representative on the ground floor of the annex to the administration building.

Senior Common Room Club membership

If you are a member of the SCR with signing privileges at the bar and the café, the last date that you should sign for services paid from salary is the 14th day of the last month of employment. A retiree may apply to become an honorary member of the SCR Club. An honorary member is not charged membership dues. Payments for services at the bar or in the café can be made by credit card.

There is also the option of becoming an associate member (dues apply).

Membership in WIGUT

Retirees may continue to be members of WIGUT (Jamaica) by paying an annual subscription of J\$5,000.00. This will entitle you to continue to benefit from discounts and any other future benefits.

II. Government of Jamaica benefits or refunds to which an employee may be eligible at retirement

At the time of retirement, all employees should request a P.45 from the salaries section, which may be required to assist with tax and NHT refunds.

Expatriates who retire from the University, are also entitled to a refund of their contributions and will need to collect a P.45 and P.24 to apply for their refund.

National Insurance Scheme (NIS)

Under NIS, both males and females will become eligible for an Old Age Benefit at 65 years old. You must complete a form that may be had by visiting the NIS office, website or at the HR Customer Service. Visit the NIS office at 18 Ripon Road, Kingston 5 or other offices islandwide to apply for health and pension benefits.

All claims or applications are to be made on the prescribed National Insurance Claim Form and submitted with the relevant supporting documents within the required time frame.

NB: NIS only pays out a maximum of three years retroactively, so retirement benefits should be claimed within three years after becoming eligible, otherwise a portion may be lost.

National Housing Trust (NHT) benefit

Upon retirement you must request an NHT letter from the Bursary's Salaries section. Access NHT website and apply on line for contribution refund (select "retired" status where appropriate).

Medical benefits for pensioners

The NI Gold Plan is a health care programme for NIS pensioners. It started December 2003 and provides comprehensive medical coverage, including prescription drugs, diagnostic services, dental and optical services, doctor's visits, surgery and hospitalisation. Once a pension is

awarded, the pensioner automatically qualifies for coverage under the NI Gold Plan. As a pensioner, your information will be forwarded to Sagicor for processing by NIS. Once the cards are generated, they will be returned to NIS for dispatch to you. Cards are normally generated 3-4 months after retirement.

National Health Fund (<https://www.nhf.org.jm/the-nhf-card/about-the-nhf-card>)

The NHF Card Programme provides subsidies to every person living in Jamaica at any age for the treatment of 17 chronic illnesses.

The NHF Card helps you to pay for a select list of prescription drugs, respiratory devices, diabetic supplies and diagnostic tests via our participating pharmacies, laboratories or doctors' offices. The NHF covers a fixed amount of the total cost, and you only pay the balance.

The NHF Card can also be combined with a private health insurance provider's card to cover prescription costs. **The NHF is always the first payer, and after the first amount is paid your private health insurance will be applied to the balance allowing you to pay even less out of pocket.**

Jamaica Drug for the Elderly Programme (JADEP)

<https://www.nhf.org.jm/the-jadep-card/about-jadep-card>

JADEP improves access to essential drugs through payment subsidies. It provides a 100 per cent subsidy for specific drugs covering 10 chronic illnesses for all residents of Jamaica over the age of 60. The Card holder pays a fee to the pharmacy for dispensing the drugs.

You can use your JADEP Card to fill prescription items covered by JADEP along with your NHF Card to help cover the cost of other items which are covered by the JADEP Card.

GOJ Health Card <https://www.nhf.org.jm/the-goj-card/about-the-goj-card>

Residents of Jamaica seeking healthcare in the public health sector have access to all health services as well as medication on the Vital Essential and Necessary (VEN) list, for no out-of-pocket cost via the GOJ Health Card.

The GOJ card when presented with a public sector prescription at selected pharmacies, entitles you to the VEN list of drugs approved by the Ministry of Health for use in public-sector hospitals and health centres. This card can be used at all Drug Serv pharmacies as well as at Public Sector Partner Pharmacies.