

# CIRCULAR MEMORANDUM

File No FM: 3/2/174

**FROM** : Comptroller of Accounts

**TO** : Permanent Secretaries, Heads of Departments, Chief Administrator Tobago House of Assembly, Chief Executive Officers of the Regional Corporations and Other Statutory Authorities

**DATED** : November 22, 2021

**SUBJECT** : **Interim Amendments to the payment procedures for the UNIMED Group Health Plan for Daily Rated Employees**

---

Reference is made to Comptroller of Accounts Circular No. 8 dated 2001 June, 26 **re: Implementation of Group Health Insurance Coverage for daily-rated employees** wherein you were informed of the payment procedures for the submission of UNIMED Group Health Plan cheques to the Plan Administrator (M & M Insurance Broking Services Limited).

2. The procedure outlined in paragraph 21 (i) states:

*“All cheques issued for any fortnight must be deposited in favour of M&M Insurance Services Limited at any branch of the Royal Bank of Trinidad and Tobago on or before the third working day following the fortnight’s pay”.*

3. It has been brought to our attention that due to the **COVID 19** safety protocols implemented by Commercial Banks, including the temporary discontinuation or reduction in services such as in-person deposit of cheques, Ministries and Departments have reported difficulties in depositing their cheques in a timely manner. This has resulted in delays in deposits into the Plan Administrator’s bank account.

/2. 4. To ...

4. To address this issue, as an interim measure, Ministries and Departments are asked to submit UNIMED Group Health Plan fortnightly paid cheques along with the cheques listing directly to the office of M & M Insurance Broking Service Limited at the following address:

**M & M Insurance Broking Services Limited**  
**39 Boissiere Village**  
**Maraval**

5. Further, Ministries and Departments are reminded of the requirement to submit the cheque listing (which provides details of employees' names and amounts) together with the cheque for the members' contributions. Ministries and Departments are encouraged to submit the cheque listing via email to the following email address:

[ebenefits@mminsure.com](mailto:ebenefits@mminsure.com)

6. Should you require any further clarification, please contact the Treasury Director, Financial Management Branch, Treasury Division at 627 9700 ext. 2913/2911.

7. All Accounting Officers, Permanent Secretaries, Heads of Department, Chief Administrator Tobago House of Assembly and Chief Executive Officers of the Regional Corporations and Other Statutory Authorities must ensure that the contents of this Circular Memorandum are brought to the attention of all relevant personnel in their Ministry/Department.

**CATHERINE LABAN**  
**COMPTROLLER OF ACCOUNTS**