

MEMBERSHIP GRADES

Medical
Protection



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WITH EFFECT FROM 1 MARCH 2019

- The benefits of membership are only available to members paying the appropriate subscription.
- Members whose membership category is MOB or RBO - Discretionary indemnity is limited to TT\$36 million per membership year. The limit applies whether this is for one individual adverse incident, or to the total expenditure for all adverse incidents reported in a single membership year.
- Members whose membership category is anything other than MOB or RBO - Discretionary indemnity is limited to TT\$36 million per individual adverse incident. There is no limit to the total expenditure for all adverse incidents reported in a single membership year
- Rates shown in Trinidad and Tobago Dollars.

PUBLIC PRACTICE ONLY

Full benefits of membership excluding indemnity. For doctors working solely in a state or employer indemnified post.

INTERN (INT)

HOUSE OFFICER/SENIOR HOUSE OFFICER (HOF)

REGISTRAR/TRAINEE (REG)

CONSULTANT (PBL)

PRIVATE PRACTICE

	5 days or less per month		More than 5 days per month	
	3 months	12 months	3 months	12 months
Claims-made obstetric practice with or without gynaecology* – full				(MOB)
Year 1 More than 20 deliveries (12 months)				
Year 2 More than 20 deliveries (12 months)				
Year 3 More than 20 deliveries (12 months)				
Year 4 More than 20 deliveries (12 months)				
Claims-made obstetric practice with or without gynaecology* – limited				(RBO)
Year 1 20 deliveries or fewer (12 months)				
Year 2 20 deliveries or fewer (12 months)				
Year 3 20 deliveries or fewer (12 months)				
Year 4 20 deliveries or fewer (12 months)				
Cosmetic / aesthetic practice**	(RC3)	(RCO)	(CO3)	(COS)
SUPER HIGH RISK Plastic and reconstructive surgery; spinal surgery (surgical procedures performed on the spine and/or meninges performed by an orthopaedic spinal surgeon).	(RS3)	(RSR)	(3SH)	(SHS)
NEUROSURGERY	(NEZ)	(NEY)	(NEX)	(NEW)
VERY HIGH RISK Bariatric surgery; gynaecology; hand surgery; trauma and orthopaedic surgery.	(RV3)	(RVR)	(VH3)	(VHR)
HIGH RISK Cardiothoracic surgery; general surgery (excluding bariatric surgery); ophthalmic surgery (including laser refractive surgery); otorhinolaryngology; urology; vascular surgery.	(RH3)	(RHR)	(MH3)	(MHR)
HIGH RISK LOWER Anaesthetics; interventional radiology.	(HLZ)	(HLY)	(HLX)	(HLV)
MEDIUM RISK Cardiology; emergency medicine; gastroenterology; neurology; oral and maxillo-facial surgery; paediatric surgery; diagnostic radiology; radiotherapy.	(3RM)	(RMR)	(MM3)	(MMR)
LOW RISK Clinical physiology; community health; dermatology; endocrinology; general medicine; geriatric medicine; haematology; immunology; infectious diseases; nephrology; nuclear medicine; occupational health; oncology; ophthalmic surgery (excluding laser refractive surgery); orthopaedic medicine; palliative medicine; pathology; psychiatry; rehabilitation medicine; respiratory medicine; rheumatology; sports medicine; thoracic medicine.	(RL3)	(RLR)	(ML3)	(MLR)

MORE INFORMATION OVERLEAF

THE BENEFITS OF MEMBERSHIP ARE ONLY AVAILABLE TO MEMBERS PAYING THE APPROPRIATE GRADE SUBSCRIPTION.

PRIVATE PRACTICE – PAEDIATRICS (with effect from 1 May 2018)	5 days or less per month		More than 5 days per month	
	3 months	12 months	3 months	12 months
HIGH RISK PAEDIATRICS This category is for paediatricians whose work includes any of the following: involvement in the prenatal management of the foetus; attendance at deliveries; clinical management of newborns in the first 7 days of life in a hospital inpatient setting.	(PDI)	(PDK)	(PDN)	(PAD)
LOW RISK PAEDIATRICS Paediatricians involved in the management of babies and children after the first 7 days of life, or, in the first 7 days of life exclusively in an office-based or outpatient setting should be in this category.	(LPL)	(LPK)	(LPJ)	(LPA)
GENERAL PRACTITIONERS IN PRIVATE/UNINDEMNIFIED PRACTICE General Practitioners spending more than 50% of their time doing work of a specialist nature, eg, more than 50% in emergency medicine, must pay according to the specialist rates above.				
GENERAL PRACTICE (procedural) This rate is for procedures not covered by the non-procedural GP subscription and normally carried out under general/regional anaesthesia, including vasectomy or circumcision, termination of pregnancy, tonsillectomy, appendectomy.	(PRZ)	(PRY)	(PRX)	(PRW)
GENERAL PRACTICE (non-procedural) Non Procedural GP (Consultative Office Procedures and Assisting). This rate is for GPs who perform routine, minor procedures, in their own rooms, under local (if any) anaesthesia (including finger and toe blocks), eg, injections, excisions, curette cautery, cryocautery, nasal cautery and IUD insertion. Emergency medicine in a private trauma unit, obstetric ultrasound procedures and circumcision are classified as procedural and included within the procedural GP subscription above.	(R3G)	(RPG)	(3GP)	(GP)
PRACTICE NURSE (PN)				
NURSE PRACTITIONER (NPT)				
PHYSIOTHERAPIST (PHY)				
OTHER MEDICAL ASSOCIATES (ASS) – Please contact MPS to confirm your eligibility for this grade				

NOTES

The benefits of membership are only available to members paying the appropriate subscription.

- * The management of pregnancy after 24 weeks gestation. If a GP carries out any planned deliveries then the obstetric rate must be paid. A non-obstetric GP may look after a patient up to delivery, provided that the delivery takes place in a hospital under the care of an obstetrician or other suitably qualified person.
MPS membership for obstetrics, grade MOB or RBO, is claim-made protection. Further information can be found at mpsclaims.org.
- ** Treatments or procedures which, in the opinion of the MPS Council, have as their primary purpose the alteration of the non-pathological external appearance of the patient.

**Medical Protection – Trinidad and Tobago
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