

MEMBERSHIP GRADE INFORMATION

Trinidad and Tobago

Currency TT\$

Medical
Protection



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WITH EFFECT FROM 1 MARCH 2021 - 28 FEBRUARY 2022

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

- Members whose membership category is Obstetrics or High-Risk Paediatrics - 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.

PRIVATE PRACTICE - 12 month membership

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

	Grade	Price
INTERN	INT	
HOUSE OFFICER/SENIOR HOUSE OFFICER	HOF	
REGISTRAR/TRAINEE	REG	
CONSULTANT	PBL	

PRIVATE PRACTICE - 12 month membership

	Grade	Price
CLAIMS-MADE OBSTETRIC PRACTICE WITH OR WITHOUT GYNAECOLOGY*	MOB	
Year 1 More than 20 deliveries		
Year 2 More than 20 deliveries		
Year 3 More than 20 deliveries		
Year 4 More than 20 deliveries		
Year 5+ More than 20 deliveries		
CLAIMS-MADE OBSTETRIC PRACTICE WITH OR WITHOUT GYNAECOLOGY*	RBO	
Year 1 20 deliveries or fewer		
Year 2 20 deliveries or fewer		
Year 3 20 deliveries or fewer		
Year 4 20 deliveries or fewer		
Year 5+ 20 deliveries or fewer		

PRIVATE PRACTICE - 12 month membership	More than 33 hours per week		>22 up to 33 hours per week		>11 up to 22 hours per week		up to 11 hours per week	
	Grade	Price	Grade	Price	Grade	Price	Grade	Price
SUPER HIGH RISK Plastic and reconstructive surgery; spinal surgery (surgical procedures performed on the spine and/or meninges performed by an orthopaedic spinal surgeon).	SHS		SHT		SH2		SHQ	
NEUROSURGERY Plastic and reconstructive surgery; spinal surgery (surgical procedures performed on the spine and/or meninges performed by an orthopaedic spinal surgeon).	NEW		TEW		2EW		QEW	
VERY HIGH RISK Bariatric surgery; gynaecology; hand surgery; trauma and orthopaedic surgery.	VHR		VHT		VHP		VHQ	
HIGH RISK Cardiothoracic surgery; general surgery (excluding bariatric surgery); ophthalmic surgery (including laser refractive surgery); otorhinolaryngology; urology; vascular surgery.	MHR		MHT		MHP		MHQ	
HIGH RISK LOWER Anaesthetics; interventional radiology.	HLV		TLV		2LV		QLV	

MEDIUM RISK Cardiology; emergency medicine; gastroenterology, neurology; oral and maxillo-facial surgery; paediatric surgery; diagnostic radiology; radiotherapy.	MMR		MMT		MMP		MMQ	
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.	MLR		MLT		MLP		MLQ	
PRIVATE PRACTICE - 12 month membership	More than 33 hours per week		>22 up to 33 hours per week		>11 up to 22 hours per week		up to 11 hours per week	
	Grade	Price	Grade	Price	Grade	Price	Grade	Price
HIGH RISK PAEDIATRICS	PAF							
Claims-made protection (year 1)	Year 1							
Claims-made protection (year 2)	Year 2							
Claims-made protection (year 3)	Year 3							
Claims-made protection (year 4)	Year 4							
Claims-made protection (year 5)	Year 5+							
Occurrence-based protection	PAD		TPD		PDX		PAQ	
LOW RISK PAEDIATRICS This grade is for 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.	LPA		LPT		LPD		LPQ	
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.	PRW		TRW		2RW		QRW	
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.	GP		TGP		2NG		QGP	
PRACTICE NURSE	PN							
PHYSIOTHERAPIST	PHY							
PHARMACIST	PHA							
NURSE PRACTITIONER	NPT							
OTHER MEDICAL ASSOCIATES – Please contact MPS to confirm your eligibility for this grade	ASS							
PRIVATE PRACTICE - 3 month membership	More than 33 hours per week		>22 up to 33 hours per week		>11 up to 22 hours per week		up to 11 hours per week	
	Grade	Price	Grade	Price	Grade	Price	Grade	Price

SUPER HIGH RISK Plastic and reconstructive surgery; spinal surgery (surgical procedures performed on the spine and/or meninges performed by an orthopaedic spinal surgeon).	3SH		SH3		2HS		4SH	
NEUROSURGERY Plastic and reconstructive surgery; spinal surgery (surgical procedures performed on the spine and/or meninges performed by an orthopaedic spinal surgeon).	NEX		TEX		HEX		QEX	
VERY HIGH RISK Bariatric surgery; gynaecology; hand surgery; trauma and orthopaedic surgery.	VH3		TH3		HH3		QH3	
HIGH RISK Cardiothoracic surgery; general surgery (excluding bariatric surgery); ophthalmic surgery (including laser refractive surgery); otorhinolaryngology; urology; vascular surgery.	MH3		3MH		2MH		H3Q	
HIGH RISK LOWER Anaesthetics; interventional radiology.	HLX		TLX		2LX		QLX	
MEDIUM RISK Cardiology; emergency medicine; gastroenterology, neurology; oral and maxillo-facial surgery; paediatric surgery; diagnostic radiology; radiotherapy.	MM3		3MM		2MM		QM3	
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.	ML3		TL3		2ML		QL3	
PRIVATE PRACTICE - 3 month membership	More than 33 hours per week		>22 up to 33 hours per week		>11 up to 22 hours per week		up to 11 hours per week	
	Grade	Price	Grade	Price	Grade	Price	Grade	Price
HIGH RISK PAEDIATRICS This grade 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. Discretionary indemnity is limited to \$3 million USD any one claim/in the aggregate – subject to the discretion of MPS Council. Occurrence-based protection	PDN		TDN		HDN		QDN	
LOW RISK PAEDIATRICS This grade is for 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.	LPJ		TPJ		HPJ		QPJ	
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.	PRX		TRX		HRX		QRX	

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.

3GP

3G3

2GH

3GQ

*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 only. Further information can be found at mpsclaimsmade.org.

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