

CONSTRUCTION

S.I.G.



Eric Edge
SIG Chairman

Since the last issue of the magazine the Construction SIG have continued to conduct monthly meetings, however the format and venue of the meetings have changed in an attempt to make them less formal and attract more members. Today the meetings are held at Arabian Homes Conference Room and take the form of either informal meetings, guest speakers or site visits.

The first guest speaker was the writer who gave a presentation on a range of remote monitoring and control systems which can be retrofitted to any type of plant and equipment, having 12 to 24 volts DC supply. The majority of the systems are designed and manufactured in the U.K. and give a recorded history of selected parameters on a computer software programme and automatically alert selected

personnel by mobile phone of any deviations from pre-set parameters.

The SIG would like to welcome Don Crook, Paul Fitzpatrick and Andrew Weir new members who have attended SIG meetings since the last issue and Charles Dryden and Derek Maughan, who have joined in the last few days and we hope to see at our next meeting.

Our proposed future meeting are as follows :-

October - Site visit to be confirmed.
November - Prior to Rammadam
Construction Plant Demonstration at Zahid Tractors.
Further details will be sent out when dates are confirmed and we hope BGBB members will attend.

For further details of the Construction SIG please feel free to contact Eric Edge or Paul Gent.(Detail p2)

Health insurance and National Insurance Contributions



Wes Harry
Chairman
Human Resources SIG

Although most RGBB and other expatriates are much healthier than the general UK population- due to our active lifestyle, lack of pubs and the strict medical examinations required before entry to the kingdom, ill health and accidents can occur at any time. It is therefore necessary to ensure that individuals and enlightened employers have sufficient insurance cover to meet medical emergencies.

Private Medical Insurance

The insurance market in Saudi Arabia is undergoing rapid changes at the moment but this short article aims to outline some of the main factors to consider when seeking cover.

Decisions have to be taken on what to cover. For example most Private Medical policies will not cover pre-existing medical conditions, accidental injury or pregnancy.

The lack of cover for accidental injury is often a surprise to those who think they have comprehensive coverage. A separate or additional policy is needed to cover accidents. Few policies provide treatment outside the country of residence either for illness when travelling or for treatment in a home or a third country. Even where the cost of overseas treatment is covered the costs of accompanying family members, non-medical costs and the costs of returning to the region are often not included.

National Health Service

If the person has to be treated in the UK they should be aware that treatment within the National Health Service is not a right. If someone living in KSA goes to the UK for medical treatment or a check up they will be expected to pay the full costs.

In practice few hospitals will charge British citizens. But with the pressure on resources within the NHS it cannot be assumed that checks will not be made. Despite adverse publicity concerning the NHS it is

still the best source of emergency treatment for accidents and serious illness.

Pensions

NHI contributions give an entitlement to a modest pension- which is index linked. The cost of voluntary contributions is not great.

Class three contributions are UKP6.85 a week and class 2 (which offer slightly more benefits) contributions are UKP2.00 a week. It would be difficult, if not impossible, to get the same level of pension for these contributions

SIG meeting

There will be a joint meeting of the HR and Healthcare SIGs in mid October to discuss in greater detail some of the issues raised in this article.

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Sources of information

National Insurance Contributions Office Specialist Business Group International Services Longbenton Newcastle upon Tyne NE98 1ZZ

The Inland Revenue web site
www.inlandrevenue.gov.uk is an excellent guide to NHI rights and obligations and has a useful section on health care.

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