



Hunt Institute for Botanical Documentation
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About the Institute

The Hunt Institute for Botanical Documentation, a research division of Carnegie Mellon University, specializes in the history of botany and all aspects of plant science and serves the international scientific community through research and documentation. To this end, the Institute acquires and maintains authoritative collections of books, plant images, manuscripts, portraits and data files, and provides publications and other modes of information service. The Institute meets the reference needs of botanists, biologists, historians, conservationists, librarians, bibliographers and the public at large, especially those concerned with any aspect of the North American flora.

Hunt Institute was dedicated in 1961 as the Rachel McMasters Miller Hunt Botanical Library, an international center for bibliographical research and service in the interests of botany and horticulture, as well as a center for the study of all aspects of the history of the plant sciences. By 1971 the Library's activities had so diversified that the name was changed to Hunt Institute for Botanical Documentation. Growth in collections and research projects led to the establishment of four programmatic departments: Archives, Art, Bibliography and the Library.



ESCUELA AGRICOLA PANAMERICANA

TEGUCIGALPA, HONDURAS

Apartado 93

March 5, 1980

Mr. John W. Weeks, Secretary-Treasurer
Escuela Agrícola Panamericana
Museum of Science - Science Park
Boston, Massachusetts 02114

Dear Mr. Weeks:

Insurance

Dr. Malo has informed me that during the Boston Meeting (2-14-80), the Executive Committee brought up the matter of insurance, and would like to know the types of insurance we have and those that we don't have.

A: The School has limited insurance on the following:

1. Retirement and Death Benefit Plan

This is the best insurance we have. A brief summary of the plan is enclosed for ready reference. The plan was last revised on January 1, 1971. Active members in the Plan feel that Retirement and Death benefits should be improved by increasing both employee and School contributions to 5% or 6%, and perhaps setting a salary maximum on which benefits can be paid similar to that used by U.S. Social Security.

2. Group Insurance with Pan-American Life Insurance Company.

This is second to the RDB Plan, and combines Life insurance with Hospital and medical care. A schedule of benefits and costs is enclosed, herewith. Here again, the members of this group would like to have some improvement in the Plan to bring it more nearly in line with actual costs. Please notice that the amounts listed on the right of the enclosed schedule represent improved benefits that may be obtained at an additional annual premium cost of \$3,000 each for EAP and employees.

At this point, I should like to point out that of the 200 employees of EAP (Faculty and Staff - 54, Monthly - 96, and hourly - 50), only 40% or 20% benefit from PALIC, and 60 or 30% are members of the RDB Plan.

3. Auto Liability Insurance.

Information on auto liability insurance coverage for those vehicles used on the highways is also enclosed herewith. This insurance covers bodily injury to occupants in the Director's cars, and injury to third parties. Property damage to School vehicles is not covered.

The premium is high and we assume that School vehicles can be replaced from gifts and grants.



ESCUELA AGRICOLA PANAMERICANA

TEGUCIGALPA, HONDURAS

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4. Fidelity Bond - "Blanket"

The School continues to carry a policy with "El Ahorro Hondureño, S.A." for an indemnity of \$50,000 for certain employees including the Cashier and Controller for loss through infidelity of employees and loss of money through robbery, burglary, etc., subject to an excess of \$1,000 and a premium of \$1,000. The Director is not included in this bond.

For your general information, in this connection, I quote from a letter dated January 29, 1965:

"We notice that you wish cover in respect of the Director, but you will appreciate from a study of the Lloyd's Form that it is only possible to cover employees of a firm, hence it would appear that the Director in this case cannot be considered as an employee as we assume he is in sole charge of the training center"

B: The School has no insurance on the following:

1. Fire Protection Insurance.

In 1974, Price Waterhouse Auditors recommended that the School should consider obtaining insurance, covering fixed assets against major losses caused by fire and other risks, with a high loss deductible clause of \$200,000.

My comments made at the time on the above remain unchanged: "The obtaining of insurance covering fixed assets against major losses caused by fire and other risks does not appear advisable due to the high premiums paid for such insurance. The area where the School is located is outside of the earthquake belt. Since all of the buildings and installations are of one story rock and concrete construction and are widely separated, the possibility of a major fire loss of over \$200,000 is extremely remote."

2. Work accidents and Occupational Diseases.

All employers have the obligation to pay indemnity compensation for work accidents. Indemnity compensation includes: a) 620 days wages, for death, and 30 days wages, for funeral expenses, plus hospitalization and medical expenses; b) 75% of daily wages, for temporary incapacity, plus medical and surgical attention, if necessary. Some years ago, I discussed the possibility of obtaining insurance coverage with Pan-American Life Insurance Company, on the above, for those employees not covered by our present policy, and it was determined at that time that the premium rate was much higher than the actual average annual costs to the School for indemnity payments over the previous two or three years. If desired, this possibility may again be explored. At the present, our labor use the services of two new, and well equipped, charitable hospitals in Tegucigalpa. These facilities are not normally available to our faculty and staff. Hence, their participation in our collective insurance with Pan-American Life Insurance Company.



ESCUELA AGRICOLA PANAMERICANA

TEGUCIGALPA, HONDURAS

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3. Social Security in Honduras.

Social Security is established as a public service and is compulsory and will cover work accidents and occupational diseases, as well as sickness, maternity, old age, death, involuntary unemployment, etc. It is being introduced gradually and progressively. The School is presently exempt because of the geographical region where we are located. Insured workers contribute 2.1/2 percent of their wages, and employers contribute 5 percent, while the State is supposed to contribute 2.1/2 percent. It is my understanding that the main reason why Social Security in Honduras has not progressed as rapidly as it should have is because the State or the Government has not been contributing its share.

4. Labor association or Union.

This caption although somewhat unrelated to the subject matter (Insurance), I'm taking the liberty of mentioning it for the following reason: We are all aware of the fact that a Union (Sindicato) has been organized and are simply awaiting their juridical personality. They have already started a list of requests for the Director, once they have been legally recognized. High on the list, is improved medical service at EAP. Considering that the School is not paying the 5% percent to Social Security, and considering that the premiums for Special insurance to cover work accidents and occupational diseases will be too high to consider, as an alternative, I am suggesting to the Director that a male nurse be employed for the medical clinic to fill this vacancy, and help Dr. Benitez with the increased services required.

If you wish to have any further information, in this connection, please let me know.

Sincerely,

Monte C. Dixon
Comptroller

cc. Dr. Hugh L. Popenoe
Dr. Simon E. Malo

MCD/11c

SUGGESTED FINAL PAY

PENSION PLAN

-- Eligibility:

All present members continue to be eligible for the revised plan. New employees will be eligible upon attainment of age 35.

-- Normal Retirement:

Age 65

-- Early Retirement:

Age 55 and 10 years of credited service. The amount of pension will be calculated in the same manner as the Normal Retirement Pension and reduced by 0.3% for each month by which retirement precedes the normal retirement date.

-- Deferred Retirement:

If, by mutual arrangement, a member remains in the Company's service after normal retirement date, payment of the normal retirement pension will be deferred until he retires. The amount of pension will not be increased by reason of such deferment.

-- Disability Retirement:

A member who qualifies for total disability will be entitled to a monthly disability benefit computed on the same basis as if he were retiring on normal retirement date, but using only his credited service to retirement date. An employee must be age 55 and have 10 years of credited service to be eligible for Disability Benefits.

-- Vesting:

Age 45 and 10 years of credited service.

-- Normal Retirement Benefit:

For each year of credited service, to a maximum of 30 years, a member accrues a retirement benefit credit of 1.1/4% of that portion of his final 5 years average pay which is covered by U. S. Social Security plus 1 3/4% of the portion not so covered. A minimum benefit of \$300 annual pension will be provided for any member having 10 or more years of credited service at normal retirement date.

-- Employee Contribution:

2% of pay covered by U. S. Social Security plus 4% of pay not so covered.

-- Death Benefit:

The death benefit under the existing plan.

-- Credited Service:

All years of continuous membership in the plan will be considered as credited service.

ESCUELA AGRICOLA PANAMERICANA

GROUP INSURANCE WITH PAN AMERICAN LIFE INSURANCE COMPANY

SCHEDULE OF BENEFITS AND ACTUAL COSTS

		<u>ACTUAL</u>	<u>AVAILABLE</u>
I	- <u>BASIC PLAN:</u>		
	Natural death	\$20,000	\$25,000
	Accidental death	20,000	25,000
II	- <u>HOSPITAL AND MEDICAL:</u>		
	Room and board (maximum 70 days)	15	25
	Special hospital charges	200	475
	Ambulance fees	30	50
	Maternity coverage (maximum)	250	250
	Physician visits (max. 1 visit daily)	7	15
	Physician's and surgeon's fees (max.)	300	500
III	- <u>SUPPLEMENTAL PLAN:</u>		
	Maximum for life	7,500	12,500
	Deductible each year	100	75
	Reimbursable	80%	80%
	Additional for room and board	10	30

NOTE: Premiums paid annually total \$20,000, of which 50% is paid by the School and 50% is paid by the employees.

Supplementary information -

The amounts listed on the right above represents improved benefits that may be obtained at an additional annual premium cost of \$3,000 each for EAP and employees.

November 30, 1979

MD

ESCUELA AGRICOLA PANAMERICANA

INFORMATION ON AUTO LIABILITY INSURANCE COVERAGE FOR THOSE
VEHICLES USED ON THE HIGHWAYS:

I. INSURANCE COVERAGE:

- A - Bodily injury liability - covers medical expenses up to \$ 750.00 per person or \$ 4,500.00 per accident for occupants of School vehicles. (Director's cars only).
- B - Property damage to School vehicles. Not covered.
- C - Property damage to third parties - up to \$ 5,000.00
- D - Bodily injury to third parties - up to \$ 5,000.00 for each person or \$ 10,000.00 per accident.

OUR PRESENT ANNUAL PREMIUM ON THE ABOVE AMOUNTS TO \$ 1,111.93

November 30, 1979
MCD

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November 30, 1979
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ESCUELA AGRICOLA PANAMERICANA

GROUP INSURANCE WITH PAN AMERICAN LIFE INSURANCE COMPANY

SCHEDULE OF BENEFITS AND ACTUAL COSTS

	<u>ACTUAL</u>	<u>AVAILABLE</u>
I - <u>BASIC PLAN:</u>		
Natural death	\$20,000	\$25,000
Accidental death	20,000	25,000
II - <u>HOSPITAL AND MEDICAL:</u>		
Room and board (maximum 70 days)	15	25
Special hospital charges	200	475
Ambulance fees	30	50
Maternity coverage (maximum)	250	250
Physician visits (max. 1 visit daily)	7	15
Physician's and surgeon's fees (max.)	300	500
III - <u>SUPPLEMENTAL PLAN:</u>		
Maximum for life	7,500	12,500
Deductible each year	100	75
Reimbursable	80%	80%
Additional for room and board	10	30

NOTE: Premiums paid annually total \$20,000, of which 50% is paid by the School and 50% is paid by the employees.

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The amounts listed on the right above represents improved benefits that may be obtained at an additional annual premium cost of \$3,000 each for EAP and employees.

November 30, 1979

MD

REVISION AL PLAN DE SEGURO COLECTIVO

SOMETIDA A LA CONSIDERACION DE:

"ESCUELA AGRICOLA PANAMERICANA, INC"
Tegucigalpa, Honduras

CUBRIENDO LOS SIGUIENTES RIESGOS:

- ** Muerte Natural
- ** Muerte Accidental
- ** Indemnizaciones por Desmembramiento y Pérdida de la Vista Accidentalmente.
- ** Plan de Hospitalización

PAN AMERICAN LIFE INSURANCE COMPANY
Sucursal en Honduras, C.A.

Diciembre, 1975

SEGURO DE VIDA
=====

Presentado a: ESCUELA AGRICOLA PANAMERICANA, INC.
Tegucigalpa, Honduras

Fecha : Diciembre 8, 1975

Clase	Clasificación	Total de Empleados	Muerte Natural	Muerte, Desmembración y Pérdida de la Vista Accidentalmente causada o no por la ocupación. (24 horas)
1	Todos los empleados activos y permanentes.	39	L.40,000.00	Lps.40,000.00

1- Las tarifas por cada 1,000 mensual resultaron ser:

Muerte Natural.....L. 0.90

Muerte Accidental y Desmembración..L. 0.10

2- Volumen total.....L.1,520,000.00

3- Prima total mensual.....L. 1,520.00

4- Todo seguro se reducirá en un 50% al cumplimiento de los 65 años de edad, y terminará a los 75 años de edad.

5- La tarifa final estará basada en los datos finales en la fecha efectiva de la revisión.

RAL./mdec.

SEGURO HOSPITALARIO

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I- PLAN BASICO

EMPLEADO Y DEPENDIENTES

HOSPITALIZACION

Beneficio Diario		
Cuarto y Alimentación	Lps.	30.00
Máximo por Incapacidad	Lps.	2,100.00
Gastos Especiales	Lps.	400.00
Ambulancia	Lps.	60.00

CIRUGIA

Reembolso de acuerdo a tabla adjunta - Máximo (SO-200)	Lps.	600.00
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ATENCION MEDICA

Una al día en el hospital únicamente	Lps.	14.00
Máximo por Incapacidad	Lps.	980.00

BENEFICIO DE MATERNIDAD Y OBSTETRICIA

Máximo	Lps.	500.00
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II- PLAN SUPLEMENTAL DE GASTOS MEDICOS MAYORES

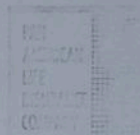
Máximo Vitalicio	Lps.	15,000.00
Deducible por año calendario	Lps.	200.00
Reembolso		80%
Cuarto Diario Adicional	Lps.	20.00

Diciembre 8, 1975

GENERALIDADES:

- 1) Los requisitos básicos para utilizar los beneficios de Maternidad y Obstetricia, serán que la empleada esté casada, mantenga sus dependientes asegurados bajo el plan, y que la concepción ocurra mientras estuvo asegurada bajo este programa.
- 2) El Máximo Vitalicio se reducirá a Lps.5,000.00 una vez cumplidos los 60 años de edad.
- 3) Todos los beneficios hospitalarios expuestos en este programa cubrirán, sin límites territoriales, - cualquier hospitalización causada por accidente o - enfermedad que no se origine directamente de la ocupación del empleado.

Diciembre 8, 1975



UNIDAD Y COSTO MENSUAL DEL PLAN HOSPITALARIO:

	<u>Plan Básico</u>	<u>G.M. Mayores</u>	<u>Total</u>
Empleados	Lps. 10.28	Lps. 3.60	Lps.13.88
Dependientes	Lps. 26.78	Lps. 5.70	<u>Lps.32.48</u>
			<u>Lps.46.36</u>

Diciembre 8, 1975