

# Pre-Employment Medical Examination (PEME) Scheme



## **Pre-Employment Medical Examination (PEME) Scheme**

The Steamship Mutual offers a structured PEME scheme providing enhanced medical tests and screenings to Members' crewmembers.

Using only pre-approved, recommended clinics to conduct the PEMEs, the scheme is designed to ensure that crew are fit to serve at sea and to protect shipowners and the Club against the risk of unnecessary loss and liability arising from crew illness.

A list of the recommended clinics is confirmed in the Club's Rule Book.

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## The Steamship Mutual PEME scheme

Whilst many crew already undergo PEMEs, the quality of these and the range of tests conducted, can be variable. This is evident from the Club's claims experience, where it is not uncommon for symptoms of serious illness to manifest themselves within a few days of a crew member joining a ship, with the inevitable and expensive consequences.

From the nature of such incidents, it is apparent that many crewmembers could not have been medically fit at the start of their employment and in those cases where an examination was conducted, the seafarer should not have been passed fit for sea service, suggesting that the PEME conducted was deficient.

To ensure that crew are fit and to reduce the potential for unnecessary claims, Steamship Mutual offers a rigorous and enhanced PEME. Using only recommended clinics in the Philippines, Russia and Ukraine, the scheme aims to ensure that seafarers who are medically unfit are not given clearance to serve at sea.

### Key benefits of the PEME scheme

- Improved quality of crew health and a safer environment for all seafarers
- Reduced risk of unnecessary claims arising from crew illness and costly vessel deviations
- The potential to reduce exposure in relation to crew medical expenses
- Reduced risk of disruption and expense, associated with repatriations and substitutions as a result of crew illness.
- The potential to reduce crew claim exposure for the benefit of the Club's Membership as a whole
- The potential to diagnose treatable conditions before the onset of illness for the benefit of the individuals concerned, and ultimately the employer if fitness can be restored

### How does the PEME scheme work

The Steamship Mutual PEME scheme was initially established in the Philippines, since that country supplies the largest number of seafarers worldwide. The PEMEs are specifically tailored to detect conditions likely to be incurred by crewmembers of particular ages. The scheme provides enhanced medical tests for crew across three age bands, with the cost being paid by the shipowner or manning agent in the normal manner. PEME cost in the Philippines are:

- Age 30 and below US\$75
- Age 31 to 45 US\$85
- Age 46 and above US\$120

The enhanced examination standards have been compiled with the assistance of independent UK-based consultants, Medical Rescue International (MRI).

The recommended clinics will undertake all PEMEs in accordance with the enhanced requirements of the Club's scheme. MRI, on behalf of the Club, will monitor the performance of the scheme, and evaluate the clinics on an ongoing basis.

The manning agent should ensure that the clinic is notified when a particular seafarer is required to be examined pursuant to the Steamship Mutual PEME Scheme.

### Case Study

A 42 year old Philippine Assistant Cook suffered a stroke on board on 29th March and a deviation to land him and a costly repatriation by air ambulance were necessary.



Basic facts were the following:

- PEME on 1 February with BMI 31 and elevated Blood Pressure 130/90;
- This seafarer would not have passed our PEME;
- Gross payments were US\$174,750 for the claim and US\$16,100 for fees;
- **Unnecessary total cost of US\$190,850**

In order to ensure we have complete and accurate data concerning the usage of the scheme, we would like members to let us know if and where they are using our scheme.

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## Contacts



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