



SCHEDULE OF BENEFITS CLASSIC PLAN

<u>CLASSIFICATION</u>	<u>GROUP LIFE</u>	<u>ACCIDENTAL DEATH & DISMEMBERMENT</u>	<u>CRITICAL ILLNESS</u>
All Eligible Administrative Staff	200% Basic Annual Salary rounded to the next higher 1,000.00. Optional cover of 100% Basic Annual Salary rounded to the next higher Naf1,000.00.	200% Basic Annual Salary rounded to the next higher 1,000.00. Optional cover of 100% Basic Annual Salary rounded to the next higher Naf1,000.00.	100% Basic Annual Salary rounded to the next higher Naf1,000.00 to a maximum of Naf150,000.00
All Eligible Sales Staff	Basic cover of 100% of the best of the previous ten years' earnings including commissions or annual drawing allowance. Optional cover of a further 100% of the above amount.	Basic cover of 100% of the best of the previous ten years' earnings including commissions or annual drawing allowance. Optional cover of a further 100% of the above amount.	100% Basic Annual Salary rounded to the next higher Naf1,000.00 to a maximum of Naf150,000.00
	<u>LONG TERM DISABILITY</u>		
All Eligible Sales Staff	60% of Basic Monthly Salary to a maximum benefit of Naf5,000.00		

Life Insurance coverage reduces by 50% at age 65 and ceases at age 70 or retirement, whichever comes first.

Accidental Death & Dismemberment benefit covers each member on and off the job and losses up to 365 days after the accident.

Critical Illness, Long Term Disability and Accidental Death and Dismemberment benefits terminate at age 65.

Evidence of Insurability satisfactory to Sagicor Life Inc is required as follows:-

Group Life (Basic & Optional)	- Naf 400,000.00
Group Critical Illness	- Naf 75,000.00
Long Term Disability	- Naf 3,500.00

**CN1310004 – SAGICOR LIFE INC
EFFECTIVE 1ST NOVEMBER, 2018**

SCHEDULE OF BENEFITS PREMIUM PLAN

<u>CLASSIFICATION</u>	<u>GROUP LIFE</u>	<u>ACCIDENTAL DEATH & DISMEMBERMENT</u>	<u>CRITICAL ILLNESS</u>
All Eligible Administrative Staff	200% Basic Annual Salary rounded to the next higher 1,000.00. Optional cover of 100% Basic Annual Salary rounded to the next higher Naf1,000.00.	200% Basic Annual Salary rounded to the next higher 1,000.00. Optional cover of 100% Basic Annual Salary rounded to the next higher Naf1,000.00.	100% Basic Annual Salary rounded to the next higher Naf1,000.00 to a maximum of Naf150,000.00
All Eligible Sales Staff	Basic cover of 100% of the best of the previous ten years' earnings including commissions or annual drawing allowance. Optional cover of a further 100% of the above amount.	Basic cover of 100% of the best of the previous ten years' earnings including commissions or annual drawing allowance. Optional cover of a further 100% of the above amount.	100% Basic Annual Salary rounded to the next higher Naf1,000.00 to a maximum of Naf150,000.00
	<u>LONG TERM DISABILITY</u>		
All Eligible Sales Staff	60% of Basic Monthly Salary to a maximum benefit of Naf5,000.00		

Life Insurance coverage reduces by 50% at age 65 and ceases at age 70 or retirement, whichever comes first.

Accidental Death & Dismemberment benefit covers each member on and off the job and losses up to 365 days after the accident.

Critical Illness, Long Term Disability and Accidental Death and Dismemberment benefits terminate at age 65.

Evidence of Insurability satisfactory to Sagicor Life Inc is required as follows:-

Group Life (Basic & Optional)	- Naf 400,000.00
Group Critical Illness	- Naf 75,000.00

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SCHEDULE OF BENEFITS

Supplemental Health:	Sagicor Life Inc	
Outpatient Services:	Classic	Premium
Physiotherapy	Max. Afl. 50 per consultation, up to 12 visits per year	Max. Afl. 60 per consultation, up to 12 visits per year
Chiropractic therapy	Max. Afl. 50 per consultation, up to 12 visits per year	Max. Afl. 60 per consultation, up to 12 visits per year
Psychological therapy	Max. Afl. 50 per consultation, up to 12 visits per year	Max. Afl. 60 per consultation, up to 12 visits per year
Second Opinion	Max. Afl. 50, 1 consultation per year for non-emergency surgery	Max. Afl. 60, 1 consultation per year for non-emergency surgery
Postpartum Home Care	Max. Afl. 50 per visit, up to 4 visits per childbirth	Max. Afl. 60 per visit, up to 4 visits per childbirth
Speech Therapy	Max. Afl. 50 per consultation, up to 12 visits per year	Max. Afl. 60 per consultation, up to 12 visits per year
Vision Care:	Classic	Premium
Maximum per Calendar Year	Afl. 1,200	Afl. 1,400
Deductible per Calendar Year	Afl. 50	Afl. 50
Co-insurance percentage	80%	80%
Eye Examination	Max. 1 consultation per year	Max. 1 consultation per year
Lenses	Max. 1 pair of lenses per year	Max. 1 pair of lenses per year
Frames	Max. 1 set of frames per person every 24 successive months	Max. 1 set of frames per person every 24 successive months
Contact Lenses	Sublimit of Afl. 400 per year (A sublimit does not increase the overall limit)	Sublimit of Afl. 400 per year (A sublimit does not increase the overall limit)
Dental Care:	Classic	Premium
Maximum per Calendar Year	Afl. 1,500	Afl. 1,700
Deductible per Calendar Year	Afl. 50	Afl. 50
Co-insurance percentage	80%	80%
Orthodontic treatment		
Lifetime Maximum	Afl. 3,000	Afl. 3,000
Deductible per Calendar Year	Afl. 50	Afl. 50
Co-insurance percentage	80%	80%