



Wise Financial Thinking for Life

November 15th, 2017

Dear Valued Client,

Re: Reissuance of Medical Claims Cheques

The Group Life and Health Department of Sagicor Life Inc. currently reissues claims cheques which if not cashed or deposited within a six-month period may become stale-dated. Some cheques may also have been destroyed, misplaced or stolen.

This sometimes involves placing stop payments on some cheques and the reprocessing of some transactions, including the issuance of replacement cheques which increases our administrative costs.

In order to cover our administrative costs, please be advised that effective December 1st, 2017, the fee for the reissuance of each medical claim cheque will be \$20.00. Please note that in addition to the \$20.00 fee charged for the reissuance of each medical cheque, the associated bank charge of \$20.00 to process the stop payment for each lost cheque will be deducted from the medical claim reimbursement.

We take this opportunity to encourage you to have your claims payments sent directly to your bank account thus avoiding any of the physical issues relating to issued cheques. Please contact your broker or agent regarding access to this very quick and convenient method of refund.

We value your relationship with Sagicor and look forward to your attention in this matter.

Yours truly
SAGICOR LIFE INC

A handwritten signature in black ink, appearing to read 'S. Vanvieldt', is written over a horizontal dashed line.

Mr. Sean Vanvieldt, FLMI
Manager - Administration
GROUP LIFE & HEALTH DIVISION

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