



COVID - 19

Important notice to our Individual Health Clients

On Sagicor's Business Continuity during COVID-19



As your trusted insurance partner, Sagicor continues to monitor developments surrounding the COVID-19 (Coronavirus) outbreak across the globe and here in the Caribbean.

The World Health Organization (WHO) declared the COVID-19 a pandemic and governments globally and within our territories have issued advisories or directives to temporarily restrict the mobility of citizens in order to curtail the spread of the virus. We remain committed to servicing you and have activated our Health & Safety and Business Continuity Plans. In all that we do, we will always be mindful of the wellbeing of our team members, our clients and our fellow citizens, and will operate in compliance with protocols established by the respective authorities.

We invite you to read the following important information regarding the measures implemented to ensure our continued service to you.

HEALTH & SAFETY AND BUSINESS CONTINUITY

- We have implemented a multi-level action plan from level 1 to level 4, with level 4 being the highest level, namely: notification of declaration of national emergency and or national shutdown, to ensure readiness for any eventualities.
- We have shared important safety and preventative messages in our lobbies for stakeholder education and information.
- We have made available hand sanitizers and cleaning materials in our lobbies, elevators, and restrooms for clients and team members.
- We have outfitted our team members with the necessary tools to work from home should this become necessary.
- We have engaged critical vendors in an effort to minimize any possible disruptions in our supply chain.

- We have readied our communication plans to provide accurate and timely information to our stakeholders.

These are only a few of the actions taken by Sagicor, in an effort to address these unprecedented circumstances.

Given our wide geographical footprint, we continue to monitor International travel restrictions posted by the US Centers for Disease Control and Protection (CDC) and other public health authorities.

CONTACTING US

Our contact centers across all territories continue to remain fully operational from 8:00 a.m. to 8:00 p.m. We can also be contacted digitally via our website live chat.

YOUR GROUP LIFE & HEALTH INSURANCE

Payments to Sagicor

All of our existing payment options remain available. See Appendix 1 for further details.

Claims

Clients are encouraged to make use of our fully automated CariCARE online claim settlement solution. This solution offered along with our partners in health and medical care services will allow for immediate claim settlement, so that customers pay only the difference not covered by their policy. Once national protocols have been declared critical and mobility is restricted, we will facilitate the submission of all claims by scanning them to PDF and submitting same along with the supporting documents and invoices to the email addresses outlined below. Remember to also submit your banking information and email address to allow us to have claims reimbursements sent electronically direct to your bank account.

- Barbados - Barbadoslocalclaims@Sagicor.com
- Trinidad - Trinidadlocalclaims@Sagicor.com
- Eastern Caribbean - EClocalclaims@Sagicor.com
- Dutch Caribbean - DClocalclaims@Sagicor.com
- Belize - Belizelocalclaims@Sagicor.com
- Panama - Panamalocalclaims@Sagicor.com

Distribution of Claims Reimbursements

Clients who have not previously provided their banking details to allow for a direct credit into their bank accounts are encouraged to complete and submit our **Direct Credit Authorisation Form for Individual Health Insurance Claim Settlement** available online at <https://my.sagicor.com/groupweb/viewpdf.asp?filename=182> . Direct Credit is a free service and will ensure faster payment of your claim reimbursements directly to your bank account: fast, easy and no bank lines.

Correspondence

Our internal systems are set up so that most of our correspondence is already received electronically.



Frequently Asked Questions (FAQs)

Q. Will Sagicor provide coverage for medical expenses relating to COVID-19?

A. Yes. Our Group Health product offers comprehensive major medical benefits and eligible medical expenses relating to COVID-19 are covered.

Q. Now that COVID-19 has been declared a global pandemic, will there be any change to, or exclusions to the current policy?

A. No, the terms and conditions of your current policy remain the same.

Q. Will Sagicor cover death claims in the event of death relating to COVID-19?

A. Yes, group life claims will be covered as guided by the policy contract.

Q. Is there a policy, new procedure or hotline established for employees who are or will be submitting regular claims during this period?

A. Sagicor's policies and procedures remain unchanged and our Contact Centre remains open from 8 a.m. to 8 p.m. Monday to Friday and 8 a.m. to 5 p.m for Belize. Our team members remain available to serve you and can be contacted at:

- (246) 227-7222 for Barbados
- 1 (800) 744-7707 for Eastern Caribbean
- 800-SAGE for Trinidad and Tobago
- (501) 223-3147 or (501) 223-3157 for Belize

All other points of contact via email or our website live chat remains unchanged.

Q. What happens if I cannot collect my claims cheques?

A. Clients who have not previously provided their banking details to allow for a direct credit into their bank accounts are encouraged to [complete the form](#) and submit same. This is a free service and will ensure faster payment of your claim reimbursement: fast, easy and no bank lines.

Q. How will claims be processed, should Sagicor or my corporate office or broker's office be

A. Clients are encouraged to make use of our fully automated CariCARE online claim settlement solution. This solution offered along with our partners in health and medical care services will allow for immediate claim settlement, so that customers pay only the difference not covered by their policy. Where necessary, we will facilitate the submission of your completed paper claims in scanned PDF format. All claims, supporting documents and invoices should be scanned to the email addresses outlined below:

- Barbados - Barbadoslocalclaims@Sagicor.com
- Trinidad - Trinidadlocalclaims@Sagicor.com
- Eastern Caribbean - EClocalclaims@Sagicor.com
- Dutch Caribbean - DClocalclaims@Sagicor.com
- Belize - Belizelocalclaims@Sagicor.com
- Panama - Panamalocalclaims@Sagicor.com

Q. If I have not submitted my claim within 90 days of it being incurred, will I still be able to submit it?

A. Claims incurred during office closures or a national shutdown will be considered for payment and consideration will be given to extending the time to accept and honour claims. Should the 90-day period within which you have to submit paper claims expire, a further 30-day extension will be allowed. Sagicor will keep you updated should a further extension become necessary.

We encourage you, your employees and loved ones to follow the guidelines set by the WHO and CDC on how to protect yourselves and to call the local COVID-19 hotlines for any information should you believe you were/are exposed and are showing symptoms. Meticulous hand hygiene and social distancing are key to preventing the spread of COVID-19. Please stay safe and monitor our social media pages for further updates.

Sincerely,

Your Sagicor Team

APPENDIX 1 - SAGICOR'S PAYMENT OPTIONS (ALL TERRITORIES)

Customers are encouraged to make payments directly to Sagicor's bank account:

Barbados

Bank Name First Citizens Bank (Barbados) Limited
#1 Beckwith Place, Lower Broad Street,
Bridgetown Barbados

Swift Code FCTTBBBB

Beneficiary Name Sagicor Life Inc – Group Insurance
Sagicor Financial Centre
Lower Collymore Rock
St. Michael, Barbados

Beneficiary Account # 502-1847-0001

Antigua

Account Name Sagicor Life (Eastern Caribbean) Inc

Bank Name CIBC First Caribbean International Bank,
St. John's Antigua

Account Number 106-2457

Routing Number 096260100

Account Type Chequing

Dominica

Account Name Sagicor Life (Eastern Caribbean) Inc

Bank Name CIBC First Caribbean International Bank,
Roseau, Dominica

Account Number 103-4398

Routing Number 091500108

Grenada

Account Name Sagicor Life (Eastern Caribbean) Inc

Bank Name CIBC First Caribbean International Bank,
St. George's, Grenada

Account Number 104-9888

Routing Number 092700101

St. Kitts

Account Name Sagicor Life (Eastern Caribbean) Inc

Bank Name CIBC First Caribbean International Bank,
Basseterre, St. Kitts

Account Number 101-0985

Routing Number 092510100

St. Lucia

Account Name Sagicor Life (Eastern Caribbean) Inc

Bank Name CIBC First Caribbean International Bank,
Castries, St. Lucia

Account Number 111-6825

Routing Number 093860105

St. Vincent

Account Name Sagicor Life Inc

Bank Name CIBC First Caribbean International Bank
Kingstown, St. Vincent

Account Number 109-4592

Routing Number 097560100

Belize

Account Name Sagicor Life Inc
Bank Name Bank of Nova Scotia
Account Number 86312
Transit Number 91595
Account Type Chequing

Trinidad

Account Name Sagicor Life Inc. – Group Insurance
Bank Name RBC Royal Bank T&T, Independence Square
Port of Spain, Trinidad
Account Number 100088010554383
Swift Code RBTTTPX