

# PROTECTING OUR FRONTLINES



COAST  
GUARD

FIRE

POLICE

DELIVERY

TELECOMS

## FREQUENTLY ASKED QUESTIONS FOR



**CariCARE ADVANTAGE PLAN  
FOR FRONTLINE HEROES**

**Corporate Social Responsibility Plan**

**#InThisTogether**

NO.	QUESTION	RESPONSE
1	<p>Who is eligible for coverage from this plan?</p> <p style="text-align: center;">* * *</p> <p>What is the minimum of people to join this group plan?</p>	<p>This plan has been specifically designed for the following persons:</p> <ul style="list-style-type: none"> <li>• <b>Group 1:</b> <ul style="list-style-type: none"> <li>○ Police Service, Army, Coast Guard, Fire service, Prisons services, Private security service;</li> <li>○ Food Chain Workers including manufacturers &amp; distributors of food;</li> <li>○ Media/Telecommunications;</li> <li>○ Air &amp; Sea Ports &amp; Ground Transport &amp; Other Delivery Services.</li> </ul> </li> <li>• <b>Group 2:</b> <p>Administrative personnel and employees who work with and directly support individuals in Group 1 with the delivery of service such as receptionists, cashiers, clerks.</p> </li> <li>• <b>Group 3:</b> <p>Spouses and dependent children of insureds in Groups 1 and 2.</p> </li> <li>• The Primary insured <b>must</b> be a paid-up member of an Association/Board/Council/Company/Entity representing the members in Group 1, which has registered and agreed to be a Policyholder of this Plan.</li> </ul> <p style="text-align: center;">* * *</p> <p>For this Frontline Heroes plan, a group is considered a minimum of 2 primary insureds.</p>
2	<p>What are the coverage amounts associated with this plan?</p>	<p>This is a Group Life Insurance plan with Accidental Death and Dismemberment (AD&amp;D) and Critical Illness (CI).</p> <p>There are five coverage options: \$100K, \$150K, \$250K, \$500K and \$1M.</p> <p><b>(See the Coverage and Premium Rates table for the information by territory).</b></p> <ul style="list-style-type: none"> <li>○ The cover includes complementary cover at all levels, for Life, Accidental benefits and Critical illness.</li> <li>○ Both the coverage and the premiums are reduced to 50% at age 65 for all territories <u>except</u> Barbados where the reduction is from age 66 years.</li> <li>○ Persons who are enrolled will remain covered once premiums are paid and they are covered under an Association/Board/Council/Company/Entity representing the members in Group 1, which is also a policyholder of this plan.</li> </ul>

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3	<p>What is the minimum enrollment age?</p> <p style="text-align: center;">* * *</p> <p>What will be the maximum age for enrollment after the open enrollment period has closed?</p>	<p>Minimum enrollment age for Primary Insured and spouse: 18</p> <p>No medical requirements (underwriting) will be required for those under age 65 (66 for Barbados), during the open enrolment period. A Statement of Good Health is required for those age 65-75 years (66-75 years for Barbados), during the open enrollment period. (Dates will be provided at a later date).</p> <p>All Primary Insureds must be actively at work at the time of enrollment</p> <p style="text-align: center;">* * *</p> <p>Primary insureds and their spouse can apply up to a maximum age of 75 but must complete a medical examination to be considered for enrollment.</p>
4	<p>What are the premiums associated with each level?</p>	<p>Premiums for each Plan are at a significantly reduced rate. The pricing is designed to be a “give-back” to our Frontline Heroes.</p> <p><b>(See the Coverage and Premium Rates table for the information by territory).</b></p>
5	<p>Is a medical required?</p>	<p>This is a specially designed Plan with no underwriting under age 65 years (66 years for Barbados) and a Statement of Good Health for persons over 65 years (66 years for Barbados) for enrollments during an open enrolment period (Dates will be provided at a later date).</p> <p>From after the open enrolment period, persons enrolling will require a medical examination, before being considered for the Plan.</p>
6	<p>What are the areas covered by Critical Illness benefit?</p> <p style="text-align: center;">* * *</p> <p>Why does Group CI only cover 10 illnesses where Life CI covers 21?</p>	<p>CI covers ten illnesses:</p> <p>1) Heart Attack 2) Stroke 3) Coronary Artery Bypass 4) Cancer 5) Multiple Sclerosis 6) Deafness 7) Kidney Failure 8) Major Organ Transplant 9) Paralysis and 10) Blindness.</p> <p><b>NB:</b> Panama is excluded as they do not offer critical illness.</p> <p style="text-align: center;">* * *</p> <p>Reinsurance for Group Life currently covers ten illnesses.</p>

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7	If someone was diagnosed with cancer, previously applied for CI, was declined, under the age of 65 and is in remission, can they be insured given that we have a window until July 31st, 2020 for no medical underwriting?	Pre-existing conditions do not apply to Group Life and AD&D but applies to CI. We will pay a life claim, AD&D claim and even a CI claim but not for CI for which they were previously diagnosed. However, we will <b>pay for any one of the other 9 critical illnesses whichever one occurs first.</b> <b>NB:</b> Panama is excluded as they do not offer critical illness.
8	Is there a waiting period to access the Critical Illness benefit?	Yes, there is a waiting period but only for a diagnosis of Cancer which has a 90-day waiting period from the effective date of coverage.  A 24-month pre-existing condition limitation is applicable to ALL critical illnesses under this plan.  There is usually, a 30-day survival period i.e. insured must survive 30 days after diagnosis before claim can be submitted. Contact the country representative for details.  Diagnosis of any of the covered critical illnesses must occur after the coverage effective date.  <b>NB:</b> Panama is excluded as they do not offer critical illness.
9	Is the coverage the same for my spouse and children?	Spouses – Coverage and premiums will be based on their age. Dependent children – same level of coverage as the <u>primary</u> insured, but premium rates for the children will be half the premium of the <u>primary</u> insured.
10	Does coverage automatically reduce at age 65 (66 for Barbados) for someone who joined under age 65 (66 for Barbados)?	Yes it does, same as our existing CariCARE Advantage Group Life Plan.
11	Does cover under Group Life, AD&D and Critical Illness all continue to age 99?	Yes. The Group Life, AD&D and Critical Illness benefits are bundled with a maximum termination age of 99 years.
12	I am a member of more than one organisations which are policyholders. Can I be covered under multiple organisations for this product?	No. Each insured can only be covered once under this Plan.

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13	When I retire and am no longer a member of the 'organisation' how would I continue to make payment?	<p>Payment of premiums after retirement, can be paid directly to Sagicor using the following options:</p> <ul style="list-style-type: none"> <li>• Wire transfers</li> <li>• Bank transfers</li> <li>• Bank standing orders</li> </ul>
14	The brochure speaks to continuation of cover at retirement. If an insured leaves the particular profession before retirement - can they continue coverage?	Yes, the insured may continue coverage beyond retirement. The maximum termination age is 99 and coverage will continue once premiums are paid as they become due and they are covered under an Association, Board, Council, Credit union or Company, or Sole Proprietorship, which is also a policyholder of this plan.
15	What documents would be required to sign my child on to the plan?	Dependents will be enrolled into the Plan upon submission of the completed enrolment form by the parent. Birth certificates will be required to administer changes to their policy and to process claims and can be provided after signing up.
16	What is the start and termination age for dependent children cover?	Dependent children can be enrolled from birth right up to the date of their nineteenth birthday. Dependent children registered and receiving full time education will be covered to age 25 years.
17	If both parents are eligible and insured individually can each one insure the child?	The child can be covered under ONE parent's plan only.
18	Can dependent children convert on attaining age nineteen and they are no longer receiving full-time education?	Dependents between the ages of 19 and 25 years, will be allowed to convert to an individual policy without medical evidence within 31 days of being ineligible for 'dependent' coverage.
19	<p>Once a child is a dependent and:</p> <ul style="list-style-type: none"> <li>• attains the age of 19 and is not in a university</li> <li>• they leave university and attain the age of 25</li> </ul> <p>can they then apply for their own coverage even though they are not in the sector targeted?</p>	The child will not be able to apply but will be able to convert to an individual policy.

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20	Does every member within a plan have to follow the same frequency of premium payments?	Yes. Payments for all members will be monthly.
21	Should a member of this plan move onto another Company within the same industry and can they also retain their coverage and take it with them to the new organization?	Absolutely, once they have joined under a participating Frontline Heroes Policy holder and continue to pay their premiums.
22	When an individual under this plan retires or leaves the named essential services industry, will coverage under this plan then expire?	Once they continue to pay the premium and they are covered under another Association, Board, Council, Credit union or Company, or Sole Proprietorship, which is also a policyholder of this plan, the coverage may continue. Beyond 65 years (66 years in Barbados) though the coverage will reduce to 50% likewise the premium.
23	<p>If a person resigns from their workplace can they continue to pay for their Insurance coverage?</p> <p style="text-align: center;">* * *</p> <p>Under which contract will they fall?</p>	<p>Yes, they may continue paying for coverage. However, this is a Group product and coverage will need to be transferred to a participating Frontline Heroes Group Policy holder.</p> <p>The individual may opt to convert from a Group Life policy to an Individual Life policy, if they so desire. However, the coverage and premium will be based on Individual cover which is generally a higher premium.</p> <p style="text-align: center;">* * *</p> <p>If the insured stays within the industry, coverage may be transferred to the new employer if they are also a participating Frontline Heroes Group Policy holder.</p>
24	<p>If the Private Practice or Company, or Sole Proprietorship that signed as the policyholder closes their business and terminates the Group policy can the persons who are under this Group policy continue to pay for the Insurance coverage?</p> <p>Under which contract will they fall?</p>	<p>Yes, if the insured stays within the industry, coverage may be transferred to the new employer if the new employer is also a participating Frontline Heroes Group Policy holder. This is a Group product and coverage will need to be transferred to a new group.</p> <p>The individual may opt to convert from a Group Life policy to an Individual Life policy, if they so desire. However, the coverage and premium will be based on Individual cover which is generally a higher premium.</p>

NO.	QUESTION	RESPONSE
25	<p>If a person is no longer a member of one of the named organisations can they continue to pay for the Insurance coverage?</p> <p style="text-align: center;">* * *</p> <p>If a Primary Insured passes away will their spouse and dependents still be covered under this plan?</p> <p style="text-align: center;">* * *</p> <p>If the insured remarries, can the new spouse enroll?</p> <p style="text-align: center;">* * *</p> <p>Under which contract will they fall?</p>	<p>Yes. Their coverage may be transferred to the new Association/Board/Council/Company/Entity representing the members in Group 1, which is also a policyholder of this plan. If the new entity is also a participating policy holder. This is a Group product and coverage would need to be transferred to a new group.</p> <p style="text-align: center;">* * *</p> <p>If the spouse and dependents were already covered under the plan, i.e. had dependent coverage in place, it will be at the discretion of the participating policyholder. As such, approval to continue coverage under the plan should be obtained from the Association/Board/Council/Company/Entity.</p> <p style="text-align: center;">* * *</p> <p>Yes, providing the first wife/husband was terminated from the plan.</p> <p style="text-align: center;">* * *</p> <p>The contract will be with the new Association/Board/Council/Company/Entity representing the members in Group 1, which is also a policyholder of this plan.</p> <p>The insured may also opt to convert to an Individual Life policy. However, the coverage and premium will be based on Individual cover which is generally a higher premium.</p>
26	<p>If someone comes on as a member of one of the organisations and subsequently leaves that organisation how will a contract between SLI and the organisation cover persons who are no longer in the Organisation?</p>	<p>At the discretion of the organisation, that member may be extended Associate membership and Sagicor allows coverage to associate members. The insured may also transfer coverage to another entity who is eligible for, or already a Group Frontline Heroes Policy holder.</p> <p>The insured may also opt to convert to an Individual Life policy. However, the coverage and premium will be based on Individual cover which is generally a higher premium.</p>
27	<p>What are the criteria for upgrading?</p> <p style="text-align: center;">* * *</p> <p>Can I switch to a lower level of coverage?</p>	<p>Upgrading can only be done at annual renewal. A Statement of Good Health will be required to upgrade the policy from one level to the next higher level associated with this exclusive offer and insureds must have continued in good health to secure increased cover.</p> <p style="text-align: center;">* * *</p> <p>Yes, you can switch to a lower level of coverage. Insureds will be allowed to downgrade at anytime. No medical requirements will be necessary.</p> <p>The change will be effective from the 1<sup>st</sup> of following month.</p>
28	<p>What is the renewal period?</p> <p style="text-align: center;">* * *</p> <p>Is this policy annually renewable and is it likely that there could be adjustments to the premiums/coverage or even cancellation of the programme at renewal?</p>	<p>This policy is renewable annually.</p> <p style="text-align: center;">* * *</p> <p>Yes. The Frontline Heroes Plan is a Group Life product and as such is annually renewable. This means that premiums may change annually based on the average age of the portfolio and the claims experience.</p>

NO.	QUESTION	RESPONSE
29	Will Conversion be allowed? If so, under what conditions can someone convert?	Conversion will only be allowed on termination of employment or termination of the group policy. They will be allowed to convert the Group Life cover within 31 days of termination. The AD&D and CI elements are not convertible.
30	<p>'Annually renewable' normally means that premium/coverage adjustments and cancellation of the programme are possible (or likely) at renewal.</p> <p>Is my understanding correct?</p> <p style="text-align: center;">* * *</p> <p>Will conversion be allowed for these persons and under what conditions can someone convert?</p>	<p>Yes. The Frontline Heroes plan is a Group Life product and as such is annually renewable. This means that premiums may change annually based on the average age of the portfolio and the claims experience.</p> <p style="text-align: center;">* * *</p> <p>The maximum termination age is 99 and coverage will continue once they remain with the plan and premiums are paid as they become due. However, should an insured terminate employment, they will be allowed to convert the Group Life cover within 31 days of termination. The AD&amp;D and CI elements are not convertible.</p>
31	<p>Can I use this coverage as collateral for loans?</p> <p>Can this plan be assigned to a bank for a mortgage?</p>	Unfortunately, no. This plan cannot be used as collateral for loans nor assigned to a bank for a mortgage.
32	If a member missed a payment and the policy lapsed, can the coverage for the individual be reinstated and if so, do we follow the usual steps?	Late payments can be made up to 31 days after the due date. Should payment not be made during this time, the policy would lapse. To re-join the plan will require underwriting (completion of a medical examination), before reinstatement.
33	<p>Are there pre-existing condition clauses?</p> <p style="text-align: center;">* * *</p> <p>Are sample contracts/ policy terms available?</p>	<p>This is a Group Life product and in tribute to our Frontline Heroes, there is no medical evidence required for persons under age 65 (66 for Barbados). For age 65 (66 for Barbados) and over, a Statement of Good Health is required.</p> <p style="text-align: center;">* * *</p> <p>This is a CariCARE Advantage Group Life Plan with special features for our Frontline Heroes. Primary insureds must be actively at work at the time of issuing the policy. Pre-existing conditions do not apply for the Group Life cover, but it does for the Critical Illness cover. Specified Critical Illnesses must be diagnosed after the effective date of coverage under the policy. Policy terms have been shared in the marketing pack and the Group Contract will be provided.</p>



NO.	QUESTION	RESPONSE
34	<p>Can I have an individual insured as a client under the Plan or is this really an Association/Group Plan and the client must be covered under an <u>Association</u>, so that brokers would have to pursue getting the Association/Company to be the policyholder and then any Member/Employee who joins is under that sub-group.</p> <p>Example, can Advisors enrol eligible individuals who are their clients, or would they be under the Association and under the Association's broker/agent for this plan?</p>	<p>It is a Group product and we would hope that the Association/Board/Council/Company/Entity representing the members in Group 1 would choose to be the policyholders. Any corporate body may choose their representation i.e. broker/agent.</p> <p>This Plan is designed to protect those who have sacrificed to protect us. The product targets the Frontline Heroes and as a tribute to them we have relaxed minimum participation requirements to ensure that as many persons as possible can benefit.</p> <p>As such, the minimum requirements for participation have been reduced for this Plan to (two) 2 eligible Primary Insureds per entity.</p>
35	<p>What is the stipulated timeframe for use of the SGI discounts and what does the insured have to provide to SGI as proof of coverage on this heroes plan to qualify for same?</p>	<p>The Life Certificate provided to the client on enrolment into the Plan can be used as proof of cover to SGI, to qualify for the SGI discounts.</p> <p>The discounts apply as long as the insured remains on the Plan.</p>
36	<p>What professions are eligible for this coverage?</p>	<p>Group 1: Police Service, Army, Coast Guard, Fire service, Prisons services, Private security service</p> <p>Group 2: Essential services personnel; Individuals in the food industry: grocery staff, factory workers associated with food production; Port and airport workers.</p>



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37	Is a person who operates as a Sole Proprietor and employs one or more staff, eligible?	<p>Yes, persons who operate under their names as sole proprietors, are required to have a minimum of two staff inclusive of the owner to be eligible for coverage. The Sole Proprietor will be the contracted party.</p> <p>The following information would be required:</p> <ul style="list-style-type: none"> <li>• If the Sole Proprietor has a registered business name, the certificate of registration and if <b>possible</b> a copy of the form completed to register the business name.</li> <li>• If the Sole Proprietor does not have a registered business name, then just his or her name.</li> <li>• Proof of address.</li> <li>• Two forms of picture ID.</li> <li>• Completion of the Corporate Customer Identity Form <ul style="list-style-type: none"> <li>○ With a registered business name they would select Unincorporated Business;</li> <li>○ Without a registered business name they would select Sole Proprietorship.</li> </ul> </li> </ul> <p>Once all of the above have been satisfied, the business will be enrolled as a registered group and provided with their Group policy number.</p> <p>NOTE: For this product, a group is a minimum of 2 primary insureds.</p>
38	If an employer is paying the full premium for all workers and would be handling the deductions internally would we still have to submit salary deduction forms for the employees?	No, as the payment will be coming via lumpsum payment from the employer.
39	Can someone have coverage with more than one of the eligible associations?	You can only be covered once under this plan.
40	Is coordination of benefits available with this plan?	Yes. Co-ordination of benefits applies to Health policies as it is a provision intended to prevent duplication of benefits when an insured is covered by more than one Health Plan. It ensures that no more than 100% of the total allowable expense is paid jointly under all Health Plans.

NO.	QUESTION	RESPONSE
41	For persons who already have an individual plan and buys this Heroes Plan, will payment for a particular developed illness be paid on each plan separately?	Yes, both plans will pay.
42	I would like to get some more information on the plan and coverage.  Who can I speak with?	Thank you for your interest.  You may e-mail the following persons:  <ul style="list-style-type: none"> <li>• Barbados: Henderson Collins; <a href="mailto:Henderson_Collins@sagicor.com">Henderson_Collins@sagicor.com</a></li> <li>• Trinidad: Gerard Scott; <a href="mailto:Gerard_Scott@Sagicor.com">Gerard_Scott@Sagicor.com</a></li> <li>• Antigua: Shanique Christian; <a href="mailto:Shanique_Christian@sagicor.com">Shanique_Christian@sagicor.com</a></li> <li>• Dominica: Imanu Esprit; <a href="mailto:Imanu_Esprit@sagicor.com">Imanu_Esprit@sagicor.com</a></li> <li>• Grenada: Nichole Lazarus; <a href="mailto:Nichole_Lazarus@sagicor.com">Nichole_Lazarus@sagicor.com</a></li> <li>• St. Kitts &amp; Nevis: Cleone Moore; <a href="mailto:Cleone_Moore@Sagicor.com">Cleone_Moore@Sagicor.com</a></li> <li>• St. Lucia: Jean Clovis; <a href="mailto:Jean_Clovis@sagicor.com">Jean_Clovis@sagicor.com</a></li> <li>• St. Vincent: Sylvia Mapp; <a href="mailto:Sylvia_Mapp@Sagicor.com">Sylvia_Mapp@Sagicor.com</a></li> <li>• Belize: Pamela Sampson; <a href="mailto:Pamela_Sampson@Sagicor.com">Pamela_Sampson@Sagicor.com</a></li> <li>• Aruba: Sonja Velthuizen; <a href="mailto:Sonja_Velthuizen@sagicor.com">Sonja_Velthuizen@sagicor.com</a></li> <li>• Curacao: Jasmin Legrand; <a href="mailto:Jasmin_Legrand@sagicor.com">Jasmin_Legrand@sagicor.com</a></li> <li>• Panama: Maximo Amoretti; <a href="mailto:Maximo_Amoretti@Sagicor.com">Maximo_Amoretti@Sagicor.com</a></li> </ul>



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