



overview

What is the Sagicor Healthcare Heroes Plan?

Health care workers have been at the forefront of combatting the Covid-19 virus, saving the lives of many, whilst putting their own at risk. Targeting our Health Care Heroes on the frontline. For example: Doctors, Nurses, Pharmacists, Dentists, Orderlies etc. – their Dependents, Employees, Spouses Sagicor has exclusively designed a Group Life Insurance product with Accidental Death and Dismemberment (ADD) and Critical Illness (CI), for this group of heroes.

Choose from three plan amounts in the sum of (local currency) \$250K, \$500K and \$1Million and enjoy preferential premium rates just for you. Enroll by July 31st and *no medical will be required. Insureds on this plan, will also receive a 20% discount on Motor and 10% discount on Property (including contents) general insurance premiums from Sagicor General Insurance.

- Sagicor has exclusively designed a Group Life Insurance product with Accidental Death and Dismemberment (ADD) and Critical Illness (CI), for this group of heroes.
- Critical Illness covers ten illnesses:
 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
 10. Blindness
- Spouses and Dependent Children – same level of cover as primary insureds i.e. 250k, 500k and 1 million

How to Buy

Sign up with the umbrella body to which you belong: Association/Board/Council. Fill in your application form and pass the completed document to the Plan Administrator, who will send it to our inbox.

Plans

Choose from three plan amounts in the sum of (local currency) \$250K, \$500K and \$1Million and enjoy preferential premium rates just for you. Enroll by July

PLAN

UP TO 65 INCL.
SPOUSES AND
DEPENDENT
CHILDREN

OVER 65 INCL.
SPOUSES

Level 1

Group Life

Group Life

31st and *no medical will be required. Insureds on this plan, will also receive a 20% discount on Motor and 10% discount on Property (including contents) general insurance premiums from Sagicor General Insurance.

Coverage \$250K,
Accidental Death
&
Dismemberment
\$250K, Critical
Illness \$100K

Coverage \$125K,
Accidental Death
&
Dismemberment
\$125K, Critical
Illness \$50K

Level 2

Group Life
Coverage \$500K,
Accidental Death
&
Dismemberment
\$500K, Critical
Illness \$150K

Group Life
Coverage \$250K,
Accidental Death
&
Dismemberment
\$250K, Critical
Illness \$75K

Level 3

Group Life
Coverage \$1M,
Accidental Death
&
Dismemberment
\$1M, Critical
Illness \$300K

Group Life
Coverage \$500K,
Accidental Death
&
Dismemberment
\$500K, Critical
Illness \$150K

benefits

Peace of mind and financial security are yours, knowing that 'We see you and we got you!'

- Enroll by July 31st and enjoy :
 - Up to age 65 Years - NO Underwriting
 - Over age 65 years - Statement Of Good Health / Must be Actively at Work at enrollment
- Preferential premium rates designed with our active frontline healthcare heroes in mind
- Once covered, you will remain covered once premiums are paid

faqs

Who is eligible for coverage from this plan?

This plan has been specifically designed for the following persons:

- Group 1: - Healthcare professionals who are active in the delivery of medical services including Doctors, Dentists, Nurses and Pharmacists as well as all related health care professionals.
- Group 2: - Administrative personnel and employees who work with and directly support healthcare professionals with the delivery of care such as receptionists.
- Group 3: - Spouses and dependent children of insureds in Groups 1 and 2.

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| What are the coverage amounts associated with this plan? |
| Is a medical required? |
| What are the areas covered by Critical Illness benefit? |
| Is there a waiting period to access the Critical Illness benefit? |
| Is the coverage the same for my spouse and children? |
| When I retire and am no longer a member of the 'Association' how would I continue to make payment? |
| What is the start and termination age for children's coverage? |
| Does every member within a plan have to follow the same frequency of premium payments? |
| I am a 'support' worker. Will my coverage terminate if the doctor or healthcare professional under whom I am enrolled, migrates? |
| What are the criteria for upgrading? |
| What is the renewal period? |
| What documents would be required to sign my child on to the plan? |
| I would like to get some more information on the plan and coverage. Who can I speak with? |

terms

ELIGIBILITY:

- Must be a paid-up / registered member with the regulator body at point of enrollment. Sagcor will ask in good faith that they are registered at contract stage.
- Actively at work