

overview

CariCare™ Protector

Get the treatment you need, when you need it. Proper health insurance ensures you and your loved ones have access to the best care available. CariCARE™ Protector covers your costs in case of a serious medical illness, dental procedure and vision care.

Is this the plan for me?

CariCARE™ Protector is available if you are between 18 - 64 and provides coverage to your spouse and children until you reach 99 years of age.

What coverage is available?

CariCARE™ Protector covers more, for less. It benefits your family with a range of coverage* that includes:

- Extensive Major Medical coverage
- Doctors' visits
- Transplant procedures
- Psychiatric Care
- Hospital Room and Board
- Preventative Care
- Maternity Coverage
- Hearing Aids Benefit
- Emergency ambulance/air transportation
- Emergency travel assistance
- Repatriation of mortal remains
- Survivor Spouse

*dental and vision options are also available as Riders to health coverage.

For more information, give us a call at 1 (800) 744-7707 or email us at eservice@sagicor.com

CariCARE™ Plans

Health coverage options designed with you in mind:

- Platinum – lifetime maximum coverage of \$1,000,000.
- Gold – lifetime maximum coverage of \$500,000.
- Premium – lifetime maximum coverage of \$250,000.

benefits

What's the advantage for me?

A serious illness is trouble enough without worrying about financial hardship. The Sagicor CariCARE™ Protector Plan will alleviate the concerns of you and your loved ones, allowing you to concentrate on getting better. Sagicor also has no deductible health coverage, which allows you to instantly start receiving the benefits of your plan.

FAQs

⊖ How does it work?

CariCARE™ Protector is Sagicor's health product for individuals, which provides benefits within certain parameters in the event of a medical illness. Dental and vision, offered together can be added to the medical benefit as an option.

⊖ How do I pay for this insurance?

Premiums can be paid monthly, quarterly, semi-annually and annually. The product is renewable yearly on the policy anniversary provided that the lifetime maximum is not exceeded.

⊖ How do I get my benefit?

The CariCARE™ Card also facilitates instant claim settlement at local participating providers subject to the deductible option chosen for the portion that is covered under the plan. This allows you to swipe and save without having to wait to be reimbursed.

What if I'm travelling outside my local country?

Being a CariCARE™ Plan Member, you are provided with a Medical Card that affords you enhanced protection against emergencies while traveling or assistance for overseas treatment by Pre-Arrangement with Sagicor. Your card ensures that all your eligible medical bills related to emergency anywhere in the world are paid. A single phone call activates a series of events that leads to prompt and efficient medical care that can help you and your Dependants in an emergency.

The CariCARE™ out of country treatment while traveling provides access to Sagicor's overseas medical intermediary, Global Medical Management Inc (GMMI) and provides access to a wider network of healthcare providers both locally, regionally and internationally.

related products

Global Care Series

When it comes to receiving the best health care, there's no distance too far. The Sagicor Global Care Series provides flexible health insurance policies that allow you to receive medical treatment in the country of your choice. Sagicor Global Care provides international medical access to a network of over 423,000 physicians and specialists in over 200 countries.

terms and conditions

CariCARE™ Protector is issued by Sagicor Life Inc, a member of the Sagicor Group of Companies. The product options offered are health insurance and do not provide life insurance coverage or accumulates cash values or savings. Instant claim settlement will be subject to which deductible option is chosen.