

# overview

## What is the CariCare Advantage Plan for Frontline Heroes?

Frontline workers have been at the forefront actively working to provide our essential products and services as we combat the Covid-19 Pandemic. Those in the protective services have been at the forefront saving the lives of many, while putting their own at risk. You are nothing short of heroes and we want you to know: "We're in this together!" This plan targets our Frontline Heroes: Defense, Food Chain Workers, Media, Delivery Services and more- their employees, dependants and spouses.

Sagicor has exclusively designed this Group Life Insurance product with Accidental Death and Dismemberment (ADD) and Critical Illness (C.I.) benefits for this group of heroes. The Frontline Heroes Group Life Insurance Plan's Critical Illness benefits cover 10 major conditions:


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 enjoy the same level of coverage as primary insureds i.e. \$100K, \$150K, \$250K, \$500K and \$1Million.  
Choose from five plan amounts in the sum of (local currency) \$100K, \$150K, \$250K, \$500K and \$1Million and enjoy preferential premium rates just for you.

## How to Enroll

Sign up through your association, employer or other entity to let us protect you with the Frontline Heroes Plan.

## Frequently Asked Questions

[Click Here to See FAQs](#) 

## LEVELS OF COVERAGE

Choose the level of life insurance coverage that suits you best out of the five available options of bundled Group Life supplemented with AD&D and C.I. benefits at

LEVELS OF  
COVERAGE

UP TO 65 INCL.  
SPOUSES AND  
DEPENDANT  
CHILDREN

OVER 66 AND OVER

Level 1

Group Life

Group Life

premium rates developed just for you. 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 \$100K, Accidental Death & Dismemberment \$100K, Critical Illness \$50K	Coverage \$50K, Accidental Death & Dismemberment \$50K, Critical Illness \$25K
Level 2	Group Life Coverage \$150K, Accidental Death & Dismemberment \$150K, Critical Illness \$75K	Group Life Coverage \$75K, Accidental Death & Dismemberment \$75K, Critical Illness \$37.5K
Level 3	Group Life Coverage \$250K, Accidental Death & Dismemberment \$250K, Critical Illness \$100K	Group Life Coverage \$125K, Accidental Death & Dismemberment \$125K, Critical Illness \$50K
Level 4	Group Life Coverage \$500K, Accidental Death & Dismemberment \$500K, Critical Illness \$150K	Group Life Coverage \$250K, Accidental Death & Dismemberment \$250K, Critical Illness \$75K
Level 5	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 within the Open Enrollment period ending August 31, 2020 and enjoy :

- Age 18 to 65 - No Underwriting/Medical Evidence required
- Age 66 to Age 75 - Statement of Good Health required
- Preferential premium rates designed with our active Frontline Heroes in mind
- Coverage beyond retirement that can be maintained until age 99

# terms

## ELIGIBILITY:

- Minimum enrollment age: 18
- Maximum enrollment age:75
- Individuals actively-at-work in the frontline protective services, food manufacturing and distribution and our air and seaports, as well as the employee(s), spouse or dependant child(ren) of a qualifying individual (the primary insured) who is working in the relevant field.
- A paid-up member/member in good standing of a related association or other body within scope of Frontline Heroes 2.