

overview

Sagicor's Supplemental Plans are designed to assess the additional needs of employees and assist the employer in providing additional products that will aid in covering these areas of exposure.

Additional Details

plans

Our Supplemental Plans include:

MEDIGAP

Sagicor MEDIGAP is a suite of voluntary benefit products that will supplement your existing Government Health Schemes. This programme provides a broad array of benefits that will enable members to choose coverage that meets their individual and family needs at preferential rates.

These products are offered to all members and dependents of the Government Employees' Administrative Services Only Health Plan and the Government Pensioners' Administrative Services Only Scheme

MEDIGAP provides supplemental in-hospital coverage and is designed to further reduce the overall out-of-pocket expense of the member in the event of hospitalization.

VOLUNTARY BENEFITS

Sagicor Supplemental Hospitalization Plan is a top-up, in-hospital plan that is offered to pensioners currently covered under a primary health plan such as GPASO or NI GOLD. Learn more [Here](#).

SUPPLEMENTAL HEALTH

Supplemental Health provides additional health insurance coverage to supplement your existing employer sponsored program

SUPPLEMENTAL LIFE

Supplemental Life allows you to purchase additional or first-time life insurance coverage on your life. It will provide your loved ones with both financial security and assistance to take care of them after your passing.

PARENTAL LIFE

Parental Life is designed to assist with covering the final expenses for your parents and/or parents-in-law. The maximum age of entry is 75 years.

DEPENDENT LIFE

Dependent Life allows you to buy life insurance coverage for your dependents; that is, the employee's spouse and unmarried children, step-children or legally adopted children up to their 25th birthday.

CRITICAL ILLNESS

The Critical Illness plan will pay a lump sum upon diagnosis of a heart attack, stroke, life-threatening cancer, paralysis, major burns, loss of speech, deafness, coma, blindness, multiple sclerosis and traumatic head injury.