

overview

CONVERSION

If you are on a Sagicor group plan and experience changes in your employment, you can continue your coverage by transferring to this plan within thirty (30) days of the employment change. You would not be required to do a medical and there is no waiting period for pre-existing conditions.

COORDINATION

If you or your dependents are covered under another health plan, National Health Fund (NHF) or JADEP, your benefits may be coordinated so that you pay less out-of-pocket for medical expenses.

UTILIZATION

Keys to keeping your premiums down:

- Your card must ONLY be used by you. Do not lend your card to anyone.
- Do not use your card for anything other than medical purposes.
- Protect your plan. Report abuse or loss of your card promptly to any Sagicor office.
- Never sign a claim form unless it is completely filled out by the provider.
- Do not use your card just to exhaust an existing balance before the anniversary of the plan.

Additional Details

key terms

Reasonable and Customary (R&C) Fees:

These are the rates charged by an individual provider or institution in keeping with the going rate or charges for these medical services. The rates are applied according to a pre-determined schedule.

Major Medical (MM):

An additional benefit which provides funding for major medical expenses arising from catastrophic illness, injury, or costly diagnostic procedures. This benefit is in addition to the amounts payable from the basic benefit.

Lifetime Maximum (LTM):

This refers to the maximum amount payable over the lifetime of the insured, from the Major Medical benefit after satisfying the annual deductible.

PLAN PAYMENT PREMIUMS

Family Plan

Annual	\$163,478.46
Semi-Annual	\$85,006.38
Quarterly	\$20,624.70
Monthly	\$16,345.28

Individual Plan

Annual	\$73,489.87
Semi-Annual	\$38,213.64
Quarterly	\$9,271.60
Monthly	\$7,347.83