Sagicor

overview

With a track record of over forty years of experience in the Health Insurance industry, Sagicor Life Jamaica continues to be innovative and creative in the design of products to meet the needs of our Government clientele and their families.

Sagicor Life Jamaica Limited on behalf of the Government of Jamaica through the Ministry of Finance and Planning administers the Public Sector Medical Officers (PSMO) health plan, which has provided health coverage for Medical Officers and Consultants employed in the Government service and the University Hospital of the West Indies since January 2007.

The Anniversary of the Scheme is June 1st of each year.
Unlike, the other Government health schemes and plans, the PSMO health plan carries two options:

- Option I
- Option II

benefits

benefits

- Surgery & Major Medical benefits – six (6) months
- Maternity benefits – nine (9) months.

With respect to optical benefits, the following clauses are applied:

- Purchase/Replacement of Lens – every year
- Purchase/Replacement of Frames – every two years

The anniversary year for this health plan runs from August 1st to July 31st of the following year. Cards are automatically renewed each year unless the payment of your premium ceases

how to enroll

You can enroll on either an individual or family plan by completing the Enrolment Card

and Salary Deduction Form. Only completed enrolment cards will be accepted. Failure to do so will result in delay in the enrolment process.

Individual Enrolment

With an individual plan, the subscriber/employee is the only person covered.

Family Enrolment

A family enrolment covers:

- You, i.e. the employee/subscriber.
- Your resident spouse, married or unmarried.
- Your dependent child/children (i.e. biological, step-child or legal adopted) under age 19 yrs and/or of the spouse in residence.

In addition to the submission of the Salary Deduction Form and Enrolment Card, a certified copy of birth certificate and/or marriage certificate must also be submitted. They must also be submitted under the following circumstances:-

- Birth Certificate - when adding or changing a dependent (spouse or child). In the case of a new born, the child's birth certificate must be submitted within ninety (90) days of the birth for coverage to be retroactive from birth. If the birth certificate is submitted more than 90 days after the birth of the child, coverage will begin from the date when Sagicor receives the submission. Dependent children retain eligibility until midnight of their nineteenth (19th) birthday.
- Marriage Certificate - In the case of addition of name or change of spouse through marriage. A birth certificate must accompany the marriage certificate in the event of addition of the married spouse.