

# overview

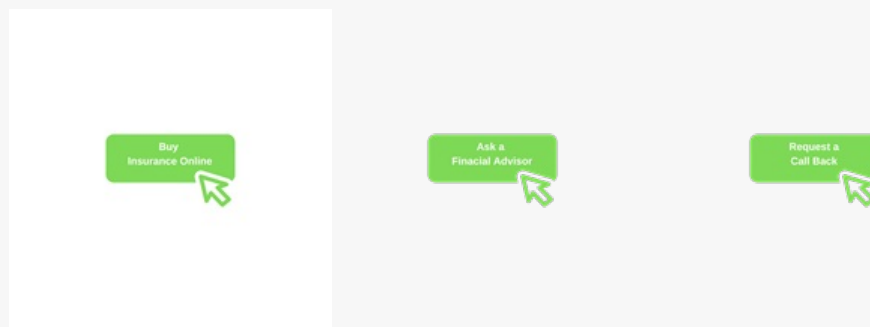
Executive Health Plus is one of the solutions offered by Sagicor to help you attain your financial goals. If you are between the ages of 19 and 64 years and desire quality health insurance coverage at a price you can afford, this plan is for you!

## IS THE EXECUTIVE HEALTH PLAN FOR YOU?

Are you between the ages of 19 and 64 years and desire quality health insurance coverage at a price you can afford? This plan is for you! Executive Health Plus is a comprehensive non-group health plan that offers a wide range of benefits for you and your family. Overseas emergency and non-emergency benefits are also provided for medical care while in other Sagicor territories.

## CONVERSION

If you are on a Sagicor group plan and experience changes in your employment, you can continue your coverage by transferring to this individual plan within thirty (30) days of the employment change. If you transfer within this period, you would not be required to do a medical and there is no waiting period for pre-existing conditions, if the benefits on your group plan were equivalent or superior to those of Executive Health Plus.



## coordination of benefits

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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.

# premium

## UTILIZATION MANAGEMENT PRIVILEGE

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.

## CLAIMS & EXCLUSIONS SPECIAL CONDITIONS

The maternity benefit is optional for women 51 years and over. There is a nine-month waiting period for maternity and all maternity-related expenses, including doctor's visits. There is a twelve-month waiting period for all pre-existing conditions, surgery, major diagnostics (MRI, CAT SCAN) and hospitalization, except for emergencies.

Executive Health Plus Premiums - A grace period of thirty-one (31) days without interest charge will be allowed for the payments of the premium due under the policy on any due date except the first. If any premium is not paid before the expiration of the grace period the policy shall terminate at the end of such period.

All claims must be submitted within ninety (90) days of the service date. (Kindly see policy contract for details.) Benefits are subjected to exclusions. (Kindly see policy contract for details.)

OPTIONS	INDIVIDUAL PREMIUM	INDIVIDUAL +1 PREMIUM	FAMILY PREMIUM
Monthly with Maternity	\$14,169.31	\$25,747.24	\$36,784.41
Monthly without Maternity	\$12,703.74	\$24,281.91	\$35,314.41
Semi-Annual with Maternity	\$85,015.90	\$154,483.52	\$220,706.55
Semi-Annual without Maternity	\$76,222.48	\$145,691.57	\$211,886.56
Annual with Maternity	\$154,595.31	\$280,917.17	\$401,339.00
Annual without Maternity	\$138,605.09	\$264,929.64	\$385,300.47