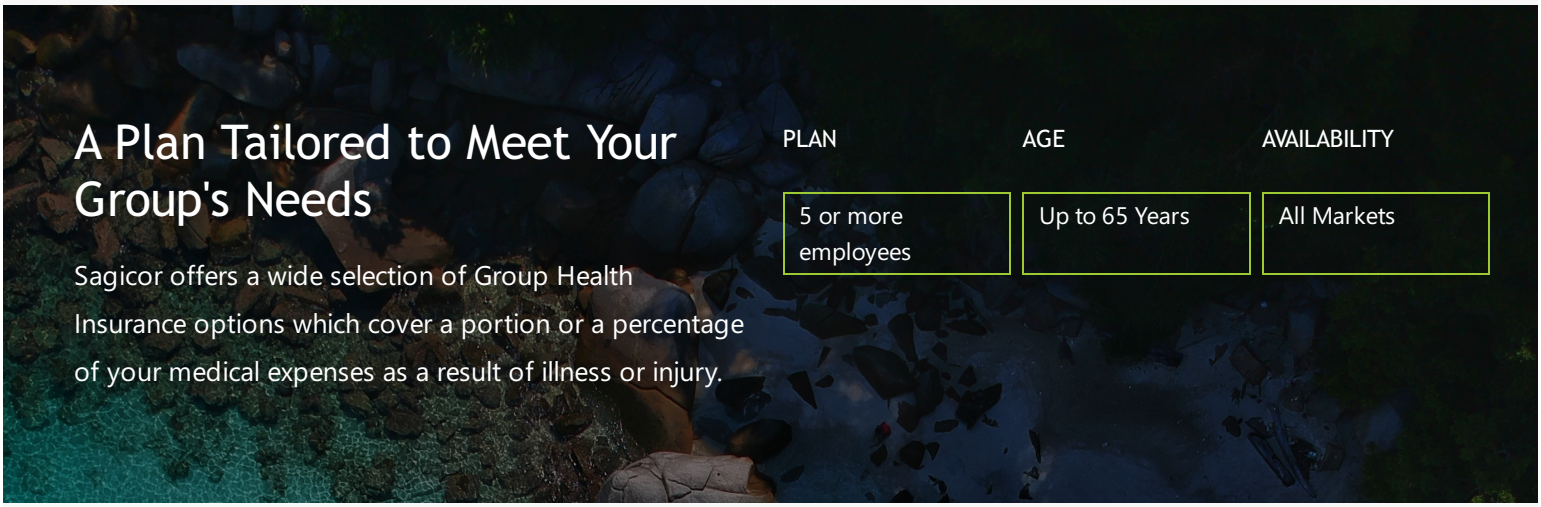
overview

Sagicor Life Jamaica Limited provides a wide range of health insurance solutions for your employees. Our package of benefits is designed with the client in mind and we will work with you to ensure that your plan is best suited for your employees.

Our suite of health insurance solutions provides coverage for office visits, prescription drugs, lab, x-ray and diagnostic procedures, surgery, maternity, in-hospital and out-patient care, as well as dental and optical benefits, among many others.

Whether you are looking for one of our standard plans or one tailor-made to meet your specific needs, Sagicor has a plan for you. With over 40 years in experience, Sagicor personifies innovation and creativity in the health insurance business.



features and benefits

Some of our traditional plans include:

- Selective Health Action Plan for Employees (SHAPE)
- SUPRA
- FLEXI
- Health Maintenance Organization (HMO)
- Administrative Services Only (ASO)
- Preferred Provider Organization (PPO) (available to existing Group Health Clients Only)

Personal Accident

Our Personal Accident Plan provides employees and their families with financial assistance, in the event of temporary or permanent disability or death as a result of an accident in the work place or elsewhere.
The member may opt for any of the following:

- Accidental Death Insurance
- Accidental Dismemberment Insurance
- Permanent Total Disability
- Temporary Total Disability
- Temporary Partial Disability
- Accident Medical Reimbursement

SAGICARE- ASSOCIATIONS

Sagicor in association with other entities has created attractive health insurance options to clients covering medical, surgical, drugs, dental and optical health care services. You may apply for coverage if you are between 18 and 69 years of age. The Sagicare products provide both individual and family coverage.

SAGICARE CREDIT UNIONS

The plan offers four levels of benefit options covering medical, surgical, drugs, dental, and optical coverage for all members of the Credit Union Movement.

SAGICARE JMMB

Sagicor, in partnership with Jamaica Money Market Brokers (JMMB), now offers three attractive health insurance options to JMMB clients covering medical, surgical, drugs, dental and optical health care services.

Our School Plans provides insurance coverage for 365-day, 24-hour worldwide protection. This offers affordable health insurance options to full-time students, attending government and grant-aided preparatory, basic schools, primary and high schools; teachers of private schools who are eligible for coverage. Full-time students, attending tertiary institutions such as universities or community colleges are also eligible.

The plans include:

SCHOOL PLUS

The School Plus Plan provides insurance coverage for accidental death, dismemberment and medical charges arising from accidents. Coverage begins on the policy date, which appears on the face page of the policy contract available at the school.

ELIGIBILITY

Full-time students attending government and grant-aided preparatory, basic schools, primary and high schools and teachers of private schools are eligible for coverage. Participants must be between 1 and 60 years old.

COVERAGE

There are four types of coverage totaling up to $400,000. Provisions of each option are available at our offices.

ACCIDENT MEDICAL EXPENSE REIMBURSEMENT

The plan provides coverage for medical expenses incurred within 30 days of an accident. Payment is on a

reimbursement basis only. Covered expenses are:

1. Treatment by a physician
2. Confinement in hospital
3. Use of hospital out-patient facilities
4. Treatment by a licensed or graduate nurse, not a relative of the claimant
5. Dental treatment by a legally qualified professional, not a relative of the claimant

ACCIDENTAL DEATH

If injury results in the loss of life of an insured student within three hundred and sixty-five (365) days after the date of the accident, the company will pay the principal sum stated in the schedule of benefits.

DISMEMBERMENT, LOSS OF SIGHT, SPEECH &HEARING

If injury results in dismemberment, loss of sight, speech, or hearing, within three hundred and sixty-five (365) days after the date of the accident causing such loss, the company will pay the percentage of the principal sum stated for that loss. However, not more than one (the largest) of these benefits will be paid in respect of injuries resulting from any one accident.

PROOF OF CLAIM

Claims must be submitted within 90 days of the accident causing the injury and must be accompanied by a written notice of the injury. Claims must be submitted through the school and must be verified by the doctor, dentist or nurse who attended the insured for the injury.

TERMINATION OF COVERAGE

Coverage for any insured student or teacher will immediately be terminated on the earliest of the following dates:

- The date the policy is terminated
- The day the student graduates, is expelled, or leaves voluntarily; (Where the student enrols at another school which has a School Plus Plan, membership can be transferred.)
- The date the insured ceases to be eligible (i.e. is transferred to a school which is not covered under the School Plus Plan), or
- The policy expiration date.

COLLEGE PLUS

The College Plus Plan offers affordable health insurance options to students in enrolled in tertiary institutions, with premiums as low as $500 per month.

ELIGIBILITY

Full-time students, attending tertiary institutions such as universities or community colleges.

PREMIUMS

Premiums under the policy are stated in the master contract. Premiums are payable annually, at the beginning of the school year, and are renewable at the end of each contract year. If coverage is to commence after the beginning of the school year, premiums will be prorated, and only the portion of the premium in respect of the remaining months will be due. Where premiums are prorated, benefits stated in the schedule of benefits will also be prorated.

TERMINATION OF COVERAGE

Coverage for any student will immediately be terminated on the earliest of the following dates:

- The date the policy is terminated
- The day the student graduates, is expelled, or leaves voluntarily
- The date the insured ceases to be eligible.

PROOF OF CLAIM

Claims must be submitted within 90 days of the accident causing the injury and must be accompanied by a written notice of the injury. Claims must be submitted through the school and must be verified by the doctor, dentist or nurse who attended the insured for the injury.

related products

Group Life

Sagicor Life Jamaica Limited is pleased to introduce the Group Life Insurance Plan to our clients and prospective clients. Sagicor currently covers the lives of 105,000 employees throughout 1,098 organizations.

Provider Services

Interested in becoming a Provider for Sagicor Life Health Insurance? We invite you to join our wide provider base consisting of over 2500 providers! A “PROVIDER” refers to a person or entity that is approved by Sagicor Life to provide health care services to our large subscriber base.

Supplemental Benefits

Sagicor's Supplemental Plans are designed to assess the additional needs of employees.