

# overview

The GEASO Health Scheme provides coverage for eligible Teachers, Nurses, members of the Jamaica Constabulary Force, the United District Constables and Civil Servants who are employed on a full-time basis in Central and Local Government Ministries, Departments, Agencies and Approved Statutory Bodies.

The Anniversary of the Scheme is August 1st of each year.

## benefits

# benefits

A membership card showing the amount of benefits, which may be used from August 1st of each year to July 31st of the following year, the end of the contract year, will be issued to you upon your enrollment. Cards are automatically renewed each year unless the payment of your premium ceases.

Waiting periods must be served prior to access the following 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 Sagicor card gives you access to health services from over 1,200 Sagicor doctors, specialists, dentists, pharmacies, laboratories, opticians and hospitals. Your card must be presented to a Sagicor provider when you receive any of the covered health services. You will be asked to make a co-payment.

# 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. There are no maternity benefits covered under this plan.

- Family Enrolment

A family enrolment covers:

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

In addition to the submission of the Salary Deduction Form and Enrolment Card, a certified copy of your 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.

A request for Change of an unmarried Spouse can only be accommodated during the months of June to October of each year. Kindly submit a completed Subscriber Change Request Form to our offices, to facilitate this change.