overview

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 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 PRIVILEGE

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.

Benefits

product benefits

COORDINATION OF BENEFITS

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.

executive health premium

UTILIZATION MANAGEMENT

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.

SPECIAL CONDITIONS

- The maternity benefit is optional for women 51 years and over.
- 9-month waiting period for maternity - all maternity related expenses, including doctor's visits, are paid from the maternity benefit.
- 12-month waiting period for all pre-existing conditions
- 12-month waiting period for surgery

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 after satisfying the annual deductible.

Lifetime Maximum (LTM)

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

EXECUTIVE HEALTH PREMIUMS

OPTIONS	INDIVIDUAL PREMIUM	INDIVIDUAL +1 PREMIUM	FAMILY PREMIUM
Monthly with Maternity	$12,886.53	$23,400.84	$33,372.75
Monthly without Maternity	$11,554.13	$22,068.16	$32,039.79
Semi-Annual with Maternity	$77,319.25	$140,405.11	$200,236.59
Semi-Annual without Maternity	$69,324.84	$132,409.04	$192,238.85
Annual with Maternity	$140,611.15	$255,337.78	$364,146.05
Annual without Maternity	$126,072.69	$240,796.29	$349,601.53

EXECUTIVE HEALTH is one of the solutions offered by Sagicor to help you attain your financial goals. Please ask your Sagicor representative how our products can form part of a wise approach to your complete financial well-being.