

# overview

Sagicor Hospitality Worker Health Plan is designed to address the insurance needs of employees who were previously employed, or who are currently working in the Tourism Sector. The plan includes in a wide range of coverage options at an affordable rate in the event of an medical emergency, accident or death. You can choose one, all or mix and match a few of the following options to ensure you and your family are fully covered.

## ELIGIBILITY

This plan is offered to persons between 18 and 70 years of age, who were previously employed, or who are currently working, in the Tourism sector. You can also add your dependents. Eligible dependents are your spouse and/or unmarried children. Children can be covered up to their 26th birthday, without proof of school attendance.

## plan options

# plan options

### **Hospitality Health Plan**

A comprehensive health plan designed to help cover your medical expenses. This includes benefits such as prescription drugs, doctor visits, diagnostic services, surgical procedures, In-hospital and Out-Patient benefits, as well as, Dental & Vision benefits.

#### **• Life Insurance**

This coverage provides lump sum payment upon the death of the insured member to the designated beneficiary to cover family obligations, final expenses or provide your family with short term income.

#### **• Critical Illness**

This plan provides you with a living benefit and pays you a lump sum in the event you are diagnosed with certain critical illnesses such as Cancer, Heart Attack, Stroke, Blindness etc.

#### **• Personal Accident**

Provides the insured member or their beneficiaries with additional protection in the event of accidental death or dismemberment (the loss of use of body parts or functions e.g., limbs, eyesight, hearing and speech).

# premiums frequency

## Premiums can be paid:

- Quarterly
- Semi-Annually
- Annually

## Where to pay?

- Paymaster locations island-wide or online at [paymaster-online.com](http://paymaster-online.com).
- Sagicor Life cashiers

## What you'll need to Pay:

- Group Number (included on enrollment/application form)
- Member Number (TRN)

*\*NB: This Plan is renewed each year, and rates are valid for a minimum of twelve (12) months from the effective date of your coverage.*

# health cards/certificates

Health cards, Life Insurance and Critical Illness certificates will be mailed to your home address or Sagicor Life branch indicated on your application form.

You will be notified by SMS once your card and/or certificate is ready.

# enrollment

The Open Enrollment period runs from June 1 to August. Members will be required to enroll themselves and their dependents online or by completing a physical enrollment form which can be collected at any Sagicor Life Branch.

**ENROLL NOW! - NO MEDICAL REQUIRED...**