Getting Health Insurance Right with Sagicor

BY **Andre Reid- Guest Blogger** Posted **October 30, 2021**

Health insurance is not a luxury; it's a necessity and while there are many other things that you should go without, health insurance must never be one of them. If you want health insurance in Jamaica but feel unsure about what coverage works for you, here are a few questions to ask yourself:

How's your health? Are you currently in good health? Do you engage in any risky sports or occupations? Like other forms of insurance, your insurance needs are based on your degree of risk.

How often do you go to the doctor? Did you go regularly, like several times per year and spend money for office visits, lab work, urgent care, and prescription drugs? If you add all of this up, then you will get an idea of your typical annual health care needs.

What current options do you have? Do you get cost-effective, quality health insurance through your employer? Are you subscribed to the National Health Fund (NHF)? Are you part of any group insurance through affiliate membership of any business or civil organisation? If your answer to any of these is no, then you need health insurance.

What are your priorities? If you see the doctor often, you'll probably want a premium comprehensive plan that covers most types of medical visits - general practitioner, optician, dentist, etc. If your monthly expenses are already straining your salary, then perhaps you're better off with a budget plan that has lower monthly premiums. Finding the right insurance with the right option to suit your needs is critical.

What are your coverage needs? There may be a multitude of available insurance plan options that fit your needs, but you will now need to dig into the details to find the right one for you. While the cheapest plan may grab your attention, it may not provide as much value per dollar as some other plans.

Have you gotten an expert opinion? Some people find the whole experience of health insurance shopping overwhelming, but luckily, there are many insurance agents that can help you sort through the options. These agents spend their days immersed in insurance and can make quick work of finding your best-fit plan.

Now that you know you need insurance and have an idea of what your health care needs are annually, the next step is to contact your Sagicor Financial Advisor for expert opinion on getting the right plan for you.

Whether you want a budget health insurance plan, like Sagicor's Supreme Health; or a premium health insurance plan, like Sagicor's Executive Health Plus; or a combination of both, like Sagicor's Executive Health plan; getting the very best coverage in Jamaica for your health care needs has never been easier.

"Health insurance is an expense you may be tempted to ignore, especially if you never get sick because you may take good, preventative care of your health. In fact, many people feel they are healthy enough to skip out on health insurance. When you rarely see a doctor, and especially if things are tight financially, it may seem like a good idea to cut the health insurance expense completely from your budget but, if the last two (2) years have taught us anything, it's that life can change in a second and it's better to face sudden changes as best prepared as possible." - **Moira Peddler, Sagicor Life Financial Advisor**

Speak with a Sagicor Financial Advisor today or visit www.sagicor.com to get the health insurance that helps you handle life's sudden changes.