Securing the Best Health Insurance for Your Family

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

Insurance in general is meant to protect you financially if something bad happens that is expensive to fix or recover from. You might get insurance for your car, life, your home or even property that you own. When you have insurance, you pay a little bit each month and in the event If there is an accident of any kind, the insurance company will help cover some of these costs for you.

Health insurance does even more. It pays for the big, unexpected events, but also for some of the smaller, more expected things. For example, it helps with the cost if you are in the hospital, and also when you get a routine check-up. This is great because it means you can take care of any small health problem as soon as you notice it, rather than waiting until the problem gets worse and you become really sick.

"If you don't already have health insurance, you may think you don't need it, but what happens if you're in a car accident or your child or spouse has a fall that causes them to injure themself? Did you know that a trip to the emergency room can be costly? Then what happens if you get hospitalized, and you need some medical care for a month or more? It's a gamble that is not worth taking and with the right health insurance, you can manage these events that could affect you or your family without warning. If you do not have insurance, these bills will add up fast and have a devastating effect on your financial health." - **Barbara Grant, Sagicor Life Financial Advisor**

No matter what type of Sagicor health insurance you choose to have, your plan will help you pay for the following important health care services:

#1 Outpatient care - this is the kind of care you can access without being admitted to a hospital

#2 Lab tests - this is for blood tests or any other related lab work you may need to get done

#3 Prescription medicines - this allows you to obtain medication from your pharmacy at a reduced cost

#4 Preventive wellness services and chronic disease management - this includes doctor's visits to learn how to manage non-communicable diseases (NCDs such as hypertension, asthma, diabetes and heart disease, among others.

#5 Emergency room visits - this is for serious, sudden problems that require urgent and immediate attention such as broken bones, heart attacks or bad accidents.

#6 Hospitalizations (such as surgery) - this is when you are admitted and you get treatment in the hospital for inpatient care.

#7 Prenatal and postnatal Care - this is for expectant mothers before and after their baby is born

#8 Dental and vision care - this is for visits to the dentist for oral care and visits to the optician, optometrist or ophthalmologist for sight care of the eyes.

Now more than ever, having the right insurance to secure your family's health care needs is one of the most important monthly expenses that must be in your budget. To help you, Sagicor provides options that ensure you can protect your family in any health emergency. Whether it be their Child Protector Plan or their School Companion Plan, getting the very best health care insurance for your family is easy, with Sagicor.

The Child Protector Plan is an underwritten critical illness plan that is available for children ages three (3) months to fifteen (15) years. Among its features are a hospitalization benefit as well as an investment component with the insured amount ranging from JMD$1 million to a maximum of JMD$10 million dollars. The School Companion Plan is designed for full time, enrolled students in Jamaica up to twenty one (21) years of age and provides a wide range of features including a major medical benefit of up to JMD$1.5 million dollars annually, based on the plan option chosen.

In Jamaica today, we all need health insurance: you do and so do your children. It is no longer a "nice thing to have" anymore, it is a must-have and you have to safeguard your family's health care needs with the best insurance coverage available and that's with Sagicor. Speak with a financial advisor today and visit www.sagicor.com to learn more about Jamaica's premier health care insurance provider.