Your Health Insurance and You

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

Whether you contribute to a company-provided health insurance scheme or are seeking to get health insurance as a self-employed individual, finding the right health insurance coverage that best suits you and your needs can be a hurdle. Health insurance can be confusing so you need to be smart when choosing the right plan if you have no health insurance or if the employer-sponsored plan does not meet your needs. Your health is important and good health is about more than just doctor visits. It is about making choices that feel good, inside and out and with health plans from Sagicor, you can count on us to live a healthier, happier life.

"When getting health insurance, some of the things you must consider include your budget, the level of coverage you need and your dependents whether spouse or children or both." says **Sagicor Life Financial Advisor Clive Ebanks.**

Our health insurance policies offer family coverage up to a maximum of five (5) persons, ie, three (3) children and two (2) adults that must be legally married or common law partners. Additionally, if you wish to add a parent or parents to your health insurance then we can facilitate this via the Voluntary Benefits option of our health insurance scheme. Should you need additional coverage on your employer-sponsored health insurance, then Supplemental Health provides options for you to choose from.

Our range of health insurance plans offer tools and resources to help you manage your health and finances. This includes access to one of the largest networks of doctors and hospitals in Jamaica combined with great customer service from our dedicated team of professionals. From our budget health insurance plan, Sagicor's Supreme Health; to our premium health insurance plan, Sagicor's Executive Health Plus; or a combination of both of those, Sagicor's Executive Health plan; getting the very best coverage in Jamaica for your health care needs has never been easier.

Sagicor's Supreme Health Plan offers affordable coverage and includes maternity benefits, over-age-dependent coverage, as well as overseas emergency benefits for medical care while in other Sagicor territories. If you are on a Sagicor group plan and experience changes in your employment, you can continue your coverage by transferring to this plan within thirty (30) days of the employment change and would not be required to do a medical. There is also no waiting period for pre-existing conditions. Additionally, if you or your dependents are covered under another health plan, eg. the National Health Fund (NHF) or the Ministry of Health & Wellness' (MOHW) Jamaica Drug for the Elderly Programme (JADEP), then your benefits may be coordinated so that you pay less out-of-pocket for medical expenses with any chosen health plan.

Sagicor's Executive Health Plan caters to adults between the ages of nineteen (19) and sixty four (64) years, offering a wide range of benefits in a comprehensive non-group health plan for you and your family. Overseas emergency and non-emergency benefits are also provided for medical care while in other Sagicor territories. Additionally, 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 your transfer occurs within this

period then 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.

Sagicor's Executive Health Plus gives you access to premium health care coverage in a comprehensive non-group health plan. It provides many benefits for you and your family, including overseas emergency and non-emergency medical care while in other Sagicor territories. As with the two (2) previous plans, if you experience a change of employment while on a Sagicor group plan, then you have up to thirty (30) days within which to transfer to this individual plan to continue your coverage. 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 Plus.

Speak with a Sagicor Financial Advisor today to learn more about our health insurance plans and benefits for you and your family.