

# overview

With Sagicor's Small Business Group Health Plan, you have the security of being protected by a company that is a trusted name in Trinidad and Tobago. The plan offers an excellent health package, as well as value-added benefits which include the convenience and reliability of our:

- Auto-adjudication System
- Direct Credit Facility
- Group Web Online Facility
- Priority Care Membership via Dalian Medical Concierge Services

## **Auto-adjudication System**

With our exclusive CariCARE card, our auto-adjudication facility allows claims to be processed online with the ease of a "swipe" at over 400 health providers in Trinidad and Tobago. Through this paperless process, employees are only responsible for their portion of the bill. This means:

- No out of pocket expenses
- No lengthy wait for reimbursement
- No lengthy claim form completion

## **Direct Credit Facility**

As a member of our Small Business Group Health Plan, your employees can enjoy direct credit of health claim reimbursements to their accounts. With this new facility, once a paper claim is adjudicated, the claim settlement will be sent directly to the employee's bank account.

Benefits:

- Saves your staff the trouble of going to the bank and standing in line to cash or deposit claim cheques
- Gives your staff timelier access to their funds, as they no longer have to wait for cheques to be cleared
- Removes the hassle associated with the replacement of lost, damaged, stale-dated or stolen cheques
- Eliminates the inconvenience of having to make special arrangements to collect your staff's cheques

## **Group Web Online Facility**

This online facility is designed to help you better manage your insurance portfolio. It's free, quick and easy to use. With just a few clicks, you can review your employee's health plan profile and claim history.

Additionally, you have quick access to:

- Sagicor forms (e.g. health claim)
- Online providers
- Group Billings which can be printed directly off the web at <https://my.sagicor.com/groupweb>

## **Priority Care Membership Via Dalian Medical Concierge Services**

Sagicor has partnered with Dalian Medical Concierge Services to ensure that you receive world class health management service right here at home. Dalian ensures that you receive "24/7/365" personalised attention as they manage, guide and support you from diagnosis to treatment.

This service is available to you free of charge! Simply call the numbers below:

- (868) 338-2070
- (868) 324-5341
- (868) 685-1017

For more details visit their website, [www.dalianhcs.com](http://www.dalianhcs.com)

### **Important to Know**

- Preventative care treatment is not subject to any deductibles or coinsurance
- There is no waiting period for maternity
- Air Ambulance is paid at 100% and does not reduce the Major Medical Maximum
- If an employee dies, you should discuss with us how their surviving dependents can remain on the plan for 2 years

## related products

### **Group Life and Health Insurance**

A company who implements an insurance program for their employees also exhibits that they are concerned about their wellbeing and their family's security. At Sagicor, our Group Life and Health products are designed to keep you and your employees protected and health!

### **Workmens Compensation**

Sagicor's Workmen's Compensation policy helps you take care of one of your greatest assets; your employees. The policy provides benefits to employees who have suffered injuries or illness as a direct result of and during their employment.