

overview

What is CariCare Advantage Plan for Frontline Heroes?

Frontline workers have been at the forefront actively working to provide our essential products and services as we combat the Covid-19 Pandemic. Those in the essential services have been at the forefront saving the lives of many, while putting their own at risk. You are nothing short of heroes and we want you to know: "We're in this together!" This plan targets our Frontline Heroes: Defense, Food Chain Workers, Media, Delivery Services and more- their employees, dependants and spouses.

Choose from five plan amounts in the sum of (local currency) \$100K, \$150K, \$250K, \$500K and \$1Million and enjoy preferential premium rates just for you. Enroll by September 30th, 2020 and *no medical will be required. Insureds on this plan, will also receive a 20% discount on Motor and 10% discount on Property (including contents) general insurance premiums from Sagicor General Insurance.

- Sagicor has exclusively designed a Group Life Insurance product with Accidental Death and Dismemberment (ADD) and Critical Illness (CI), for this group of heroes.
- Critical Illness covers ten illnesses:
 1. Heart Attack
 2. Stroke
 3. Coronary Artery Bypass
 4. Cancer
 5. Multiple Sclerosis
 6. Deafness
 7. Kidney Failure
 8. Major Organ Transplant
 9. Paralysis
 10. Blindness
- Spouses and Dependent Children – same level of cover as primary insureds i.e. \$100K, \$150K, \$250K, \$500K and \$1Million

How to Buy

Sign up with the umbrella body to which you belong: Association/Board/Council. Fill in your application form and pass the completed document to the Plan Administrator, who will send it to our inbox.

Frequently Asked Questions

[Click Here to See FAQs](#) 

Plans

Choose from five plan amounts in the sum of (local currency) \$100K, \$150K, \$250K, \$500K and \$1Million

PLAN

UP TO 65 INCL.
SPOUSES AND
DEPENDENT
CHILDREN

OVER 65 INCL.
SPOUSES

Level 1

Group Life

Group Life

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	Coverage \$100K, Accidental Death & Dismemberment \$100K, Critical Illness \$50K	Coverage \$50K, Accidental Death & Dismemberment \$50K, Critical Illness \$25K
Level 2	Group Life Coverage \$150K, Accidental Death & Dismemberment \$150K, Critical Illness \$75K	Group Life Coverage \$75K, Accidental Death & Dismemberment \$75K, Critical Illness \$37.5K
Level 3	Group Life Coverage \$250K, Accidental Death & Dismemberment \$250K, Critical Illness \$100K	Group Life Coverage \$125K, Accidental Death & Dismemberment \$125K, Critical Illness \$50K
Level 4	Group Life Coverage \$500K, Accidental Death & Dismemberment \$500K, Critical Illness \$150K	Group Life Coverage \$250K, Accidental Death & Dismemberment \$250K, Critical Illness \$75K
Level 5	Group Life Coverage \$1M, Accidental Death & Dismemberment \$1M, Critical Illness \$300K	Group Life Coverage \$500K, Accidental Death & Dismemberment \$500K, Critical Illness \$150K

benefits

Peace of mind and financial security are yours, knowing that 'We see you and we got you!'

- Enroll by September 30, 2020 and enjoy :
 - No Medical Requirement
- Preferential premium rates designed with our active frontline heroes in mind
- Once covered, you will remain covered once premiums are paid

terms

ELIGIBILITY:

- Must be a paid-up / registered member with the regulator body at point of enrollment.
Sagcor will ask in good faith that they are registered at contract stage.
- Actively at work