

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](#) 

Plan

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.

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

faqs

Who is eligible for coverage from this plan?

This plan has been specifically designed for the following persons:

- Group 1: - Healthcare professionals who are active in the delivery of medical services including Doctors, Dentists, Nurses and Pharmacists as well as all related health care professionals.
- Group 2: - Administrative personnel and employees who work with and directly support healthcare professionals with the delivery of care such as receptionists.
- Group 3: - Spouses and dependent children of insureds in Groups 1 and 2.

What are the coverage amounts associated with this plan?

This is a Group Life Insurance plan with Accidental Death and Dismemberment (AD&D) and Critical Illness (CI).

There are three coverage options in the sum of (local currency):

- Level 1 - Group Life \$250K, AD&D \$250K and CI \$100K
- Level 2 - Group Life \$500K, AD&D \$500K and CI \$150K
- Level 3 - Group Life \$1M, AD&D \$1M and CI \$300K

⊖ Is a medical required?

No, a medical will not be required. This is a specially designed plan with no underwriting up to age 65 and a statement of good health for persons over age 65.

⊖ What are the areas covered by Critical Illness benefit?

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

⊖ Is there a waiting period to access the Critical Illness benefit?

Yes, there is a waiting period. These vary depending on the nature of the Critical Illness. Please contact the country representative for details on the waiting periods.

⊖ Is the coverage the same for my spouse and children?

Coverage is the same for spouses, however dependent children – pay 50% of parental premium rate.

⊖ When I retire and am no longer a member of the 'Association' how would I continue to make payment?

Payment of premiums after retirement, can be paid directly to Sagicor using the following options:

- Wire transfers
- Bank transfers
- Credit cards
- Bank standing orders

⊖ What is the start and termination age for children's coverage?

Dependent children can be enrolled from birth right up to the date of their nineteenth birthday. Dependent children registered and receiving full time education will be covered to age 25 years.

⊖ Does every member within a plan have to follow the same frequency of premium payments?

Yes. Payments for all members will be monthly.

⊖ I am a 'support' worker. Will my coverage terminate if the doctor or healthcare professional under whom I am enrolled, migrates?

Support workers will still be covered, once they continue paying premiums.

⊖ What are the criteria for upgrading?

Upgrading can only be done at renewal. A statement of good health will be required to upgrade the policy to a higher plan associated with this exclusive offer.

⊖ What is the renewal period?

This policy is renewable annually.

⊖ What documents would be required to sign my child on to the plan?

Dependents will be enrolled into the plan upon submission of the completed enrolment form. Birth certificates will be required to administer changes to their policy and to process claims and can be provided after signing up.

⊖ I would like to get some more information on the plan and coverage. Who can I speak with?

Thank you for your interest.

You may e-mail the following persons:

- Barbados: Henderson Collins; Henderson_Collins@sagicor.com
- Trinidad: Gerard Scott; Gerard_Scott@Sagicor.com
- Antigua: Shanique Christian; Shanique_Christian@sagicor.com
- Dominica: Imanu Esprit; Imanu_Esprit@sagicor.com
- Grenada: Nichole Lazarus; Nichole_Lazarus@sagicor.com
- St. Kitts & Nevis: Cleone Moore; Cleone_Moore@Sagicor.com
- St. Lucia: Jean Clovis; Jean_Clovis@sagicor.com
- St. Vincent: Sylvia Mapp; Sylvia_Mapp@Sagicor.com
- Belize: Pamela Sampson; Pamela_Sampson@Sagicor.com

terms

ELIGIBILITY:

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