

overview

What is the Sagicor Healthcare Heroes Plan?

Health care workers have been at the forefront of combatting the Covid-19 virus, saving the lives of many, whilst putting their own at risk. Targeting our Health Care Heroes on the frontline. For example: Doctors, Nurses, Pharmacists, Dentists, Orderlies etc. – their Dependents, Employees, Spouses Sagicor has exclusively designed a Group Life Insurance product with Accidental Death and Dismemberment (ADD) and Critical Illness (CI), for this group of heroes.

Choose from three plan amounts in the sum of (local currency) \$250K, \$500K and \$1Million and enjoy preferential premium rates just for you. Enroll by July 31st 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. 250k, 500k and 1 million

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.

Plans

Choose from three plan amounts in the sum of (local currency) \$250K, \$500K and \$1Million and enjoy preferential premium rates just for you. Enroll by July 31st 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 July 31st and enjoy :
 - Up to age 65 Years - NO Underwriting
 - Over age 65 years - Statement Of Good Health / Must be Actively at Work at enrollment
- Preferential premium rates designed with our active frontline healthcare 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 \$100K, AD&D \$100K and CI \$50K
- Level 2 - Group Life \$250K, AD&D \$250K and CI \$75K
- Level 3 - Group Life \$750K, AD&D \$750K and CI \$225K

⊖ 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.

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.

