

**DO YOU
WORK
ACTIVELY
AT THE
FOREFRONT
OF THE
COVID-19
PANDEMIC?**



Sagicor

Wise Financial Thinking for Life

#InThisTogether

PROTECTING OUR FRONTLINES



COAST
GUARD

FIRE

POLICE

FOOD
CHAIN

TELECOMS

AIRPORT



CariCARE ADVANTAGE PLAN FOR FRONTLINE HEROES

#InThisTogether

What is the CariCARE Advantage Plan for Frontline Heroes?

Frontline workers have been actively working and providing our essential products and services as we combat the Covid-19 Pandemic. You are nothing short of heroes and we want you to know: **'We're in this together!'**

We have exclusively designed a plan for Frontline Heroes to provide you with Group Life, Accidental Death and Dismemberment (AD&D) and Critical Illness (CI) benefits for your peace of mind and protection.

Critical Illness Benefit:

- 1. Heart Attack
- 2. Stroke
- 3. Coronary Artery Bypass
- 4. Cancer
- 5. Multiple Sclerosis
- 6. Kidney Failure
- 7. Major Organ Transplant
- 8. Paralysis
- 9. Deafness
- 10. Blindness

Accidental Death and Dismemberment Benefit

The amount payable as a percent of the Principal Sum in respect of all losses is shown in the schedule below:

LOSS	%PAID
Loss of Life	100%
Loss of sight of both Eyes	100%
Loss of use of both hands or both feet	100%
Loss of both hands or both feet	100%
Loss of use one hand and one foot	100%
Loss of one hand and one foot	100%
Loss of one hand and sight of one eye	100%
Loss of one foot and sight of one eye	100%
Loss of sight of one eye	50%
Loss of one hand or one foot	50%
Loss of use of one hand or one foot	50%
Loss of thumb and index finger of one hand	25%

LEVELS OF COVERAGE

Choose the level of life insurance coverage that suits you best out of five available options of bundled Group Life supplemented with AD&D and CI benefits at premium rates developed just for you.

COVERAGE & MONTHLY PREMIUM PER INSURED (Under 65)					
	Life Coverage TT\$	AD&D Coverage TT\$	CI Coverage TT\$	Adult Premium TT\$	Child Premium TT\$
Level 1	100,000	100,000	50,000	40.00	20.00
Level 2	150,000	150,000	75,000	55.00	27.50
Level 3	250,000	250,000	100,000	85.00	42.50
Level 4	500,000	500,000	150,000	150.00	75.00
Level 5	1,000,000	1,000,000	300,000	300.00	150.00

COVERAGE & PREMIUM PER INSURED (Age 65 and over)				
	Life Coverage TT\$	AD&D Coverage TT\$	CI Coverage TT\$	Premium TT\$
Level 1	50,000	50,000	25,000	20.00
Level 2	75,000	75,000	37,500	27.50
Level 3	125,000	125,000	50,000	42.50
Level 4	250,000	250,000	75,000	75.00
Level 5	500,000	500,000	150,000	150.00

Coverage and premiums will reduce by 50% at age 65 and once renewed, can be maintained until age 99.

WHO CAN JOIN THIS PLAN?

This Plan has been specifically designed for the following persons:

- **Group 1:** Frontline Heroes actively working in the following, just to name a few:
 - ♦ Protective services (police, defence force, fire services, prisons services, security guards etc)
 - ♦ food manufacturers and distribution chain workers
 - ♦ Telecommunication workers
 - ♦ airport, seaport, ground transport workers
- **Group 2:** Administrative personnel and employees who work with and directly support employees of Group 1 with the delivery of products and services e.g. receptionists, cashiers, merchandisers, and other “support workers”.
- **Group 3:** Spouses and dependant children of individuals in Groups 1 and 2.

ELIGIBILITY

- Minimum enrollment age: 18
- Maximum enrolment age: 75
- Persons in the 3 groups listed above
- An employee/ active member in good standing of a related association, company or entity within scope of Frontline Heroes Series 2.

HOW TO ENROLL

Sign up through your association, board, employer or any other participating group to which you belong and let us protect you with our Frontline Heroes Plan.

- Enroll within the Open Enrollment period ending September 30th 2020 and enjoy:
 - ♦ **Under Age 65** - No Underwriting / Must be actively at work
 - ♦ **Age 65 and over** - Statement of Good Health / Must be actively at work

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

The minimum enrollment age of 18 applies to a primary insured and dependent spouse. After the open enrollment period, enrollees will be subject to full underwriting to determine medical insurability.

PERIOD OF COVERAGE

The insured may continue coverage beyond retirement. The maximum termination age is 99 and coverage will continue once premiums are paid as they become due and they are covered under an Association/Board/Council or Company, who are also policyholders of this plan. Coverage for an insured or spouse can be maintained until age 99 for all three benefits.

LIFE

AD&D

CI

Dependent children can be covered up until they attain age 19, or up to age 25 if they are registered full-time students of a tertiary institution.

When an insured person attains the age of 65, the amount of insurance for which he shall be covered will be reduced by 50%, along with their premium as outlined in the table.

UPGRADING AND DOWNGRADING OF LEVELS

Upgrading

- Upgrades are only available at renewal
- A Statement of Good Health will be required to upgrade the policy from one level to the next higher level associated with this exclusive offer and insureds must have continued in good health to secure increased cover.
- The Maximum level for this plan is 1,000,000 TT

Downgrading

- Downgrades are available at anytime to a lower level of the clients' choice.

We are in this together and can find the solutions that best meet your needs.
It will be an honor for SAGICOR to serve our HEROES just as you have served us.



**FOOD
CHAIN**

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**PRIVATE
SECURITY**

TELECOMS



CariCARE ADVANTAGE PLAN FOR FRONTLINE HEROES

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A CariCARE Advantage product designed for frontline heroes. Terms and conditions apply.



Sagicor Life Inc is rated "A-" (Excellent) by A.M. Best Rating Company.