

BENEFITS

Vasectomy	80% of cost to \$10,000
Occupational Therapy – 10 visits per year	\$4,000
Speech Therapy (excludes congenital disorder/disease or birth defects existing at or before birth regardless of cause)	80% of R&C
Root Canal Surgery	80% of R&C
Crowning as a result of root canal – 2 per year	80% of R&C
Supplemental Accident	\$3,000.00
Psychiatry	1 st 4 visits - \$4,000 Next 20 visits - \$2,400
OVERSEAS SERVICES (embedded benefit) – Requires Preauthorization	
Non-Emergency Overseas – Reimbursable	
Emergency Overseas – Reimbursable	
Overseas deductible – per person, per year	US \$500
DENTAL & OPTICAL BENEFITS	
Dental (annual limit)	80% of cost up to \$16,000
Optical (annual limit)	80% of cost up to \$16,000
Local Ground Ambulance	80% of R&C

APPLICABLE PREMIUM RATES:

Listed below are the quarterly premium rates effective Dec 1, 2020. However members have the option of remitting premiums semi-annually or annually.

QUARTERLY PREMIUMS INCLUSIVE OF GCT			
MEDICAL, DENTAL & OPTICAL			
Age Range	50 – 65 years	66 – 70 years	71 & Over
Member Only	\$21,866.10	\$24,256.95	\$27,213.60
Member & 1 Dep.	\$43,732.20	\$48,513.90	\$54,427.20
Member & Family	\$60,640.65	\$67,333.65	\$75,610.20

OPTION - GROUP LIFE COVERAGE

CCRP Members are also offered life insurance coverage of \$500,000 per person. Quarterly premium rates are noted below:

Benefit	Coverage Limit	Quarterly Premium
Group Life	\$500,000	\$7,380.00 per person

The rates outlined above are based on certain minimum requirements for participation. Note well: The rates quoted and/or the associated benefits are subject to change should those minimum participation numbers are not met.

R&C – Means Reasonable & Customary charges which do not exceed the general level of fees usually charged for similar services or materials by other professionals or institutions within the community where the fee is charged.

MM – Major Medical – Extra coverage to pay for large expenses after the base amount has been exhausted.



POLICY EXCLUSIONS

The plan will not reimburse expenses incurred as a result of:

- Intentionally self-inflicted injuries; bodily injury resulting directly or indirectly from war, insurrection, strikes, riots, civil commotion, service in the armed forces of any country or while in the act of committing a felony.
- Medical or surgical care which is cosmetic, unless such care is rendered as a result of injuries caused by accidental bodily injury.
- Members should not be confined in a Nursing Home or Hospital at the time of enrollment.
- Any operation performed to induce pregnancy or to determine the cause of infertility.
- The treatment of alcoholism or drug addiction.
- A disability for which the insured is not under the care of a registered Medical Practitioner.
- Periodic health examinations which are not medically necessary for the treatment of sickness or bodily injury unless part of the Preventative Care programme.
- Bodily injury or sickness arising out of or in the course of employment where the insured is entitled to benefits under any statutory or common law rights or where there is a right of recovery from a third party.

Contact the Employee Benefits Division
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CCRP
COMPREHENSIVE GROUP
HEALTH PLAN

underwritten by Sagcor Life Jamaica Ltd

Dec 2020 - Nov 2021



Sagcor

MANAGED BY



Gallagher

Insurance | Risk Management | Consulting

This brochure is a simplified explanation of the benefits available under the group health insurance policy for the members of the Caribbean Community of Retired Persons (CCRP), underwritten by Sagikor Life Jamaica Ltd and managed by Gallagher Insurance Brokers Jamaica Ltd. This brochure does not create nor does it confer any right and is not a binding contract.

Your Medical plan is specially designed to provide all members and their eligible dependent(s) with access to a wide range of medical insurance benefits that would otherwise be very costly for many members to purchase on an individual basis.

ELIGIBILITY REQUIREMENTS

To be eligible for health coverage one must be a member of the CCRP.

- CCRP members who apply for health coverage will be subject to medical underwriting satisfactory to the Insurers before being able to join the health plan.
- CCRP members who have just attained age 50 are eligible to join the health insurance plan within 3 months of their birthday, without providing proof of insurability i.e. no medical required.
- Coverage will continue as long as this programme is in effect and premiums are paid on time. Premiums are paid quarterly, semi-annually or annually and are due one month in advance of effective date / next payment due date.
- The plan is not offered to persons who are over the age of 80 years.

MEDICAL UNDERWRITING

All existing CCRP members are eligible to join the programme on the inception date as follows:

1. An enrollment form must be completed, signed by the applicant and submitted and the applicable premium paid within the time stipulated.
2. All member will serve a waiting period of six months for pre-existing conditions.

LOCAL DEDUCTIBLE

This is the initial amount which must be paid after benefits have been exhausted under the basic plan, thereby making you eligible for benefits under Major Medical. This may be a onetime payment or an accumulation of payments over the policy year.

MEDICAL IDENTIFICATION CARD

Each member covered under the plan will receive a Medical Card which identifies the individual as a subscriber.

For members joining the scheme after plan effective date of December 1, 2020, their coverage will commence the first of a quarter and certain benefits will be prorated to the scheme's expiry date.

All applications must be received at least one month prior to the desired effective date

PRE CERTIFICATION OF OFF-ISLAND CARE

All medical treatment(s) that cannot be rendered in Jamaica must be pre-approved by the insurers. Reimbursement for pre-approved admissions will be based on the usual, reasonable and customary charges.(R&C) Without pre-certification, non-emergency care outside of Jamaica will result in payments based on reasonable and customary limits in Jamaica.

GENERAL SERVICE

The insurers sophisticated computer system provides the flexibility to maintain subscribers' files and process claims promptly.

Gallagher Insurance Brokers' trained staff will provide answers to any questions as well as advice on any area of the Plan. They will also be available to assist in the completion of forms and documents for enrollment.

PRE-EXISTING CONDITIONS

New applicants will be required to serve a waiting period of six months for pre-existing conditions.

Pre-existing conditions apply to conditions for which medical advice, diagnosis, care or treatment was either received, recommended sought within the six (6) months or period immediately preceding the date the members insurance becomes effective.

TERMINATION OF COVERAGE

If a member does not maintain his/her membership by continuing to pay the applicable premium by the due date, their coverage will terminate.

The following will apply for reinstatement:

- Members reapplying for reinstatement of coverage will be treated as a new applicant and will be subject to evidence of insurability/medical underwriting.
- Reinstatement of coverage will be subject to such terms, conditions, provisions, limitations and exclusion as may be imposed by the Insurers.
- Coverage may be reinstated or declined based on claims history.
- Coverage will be terminated if your Membership in CCRP terminates.

BENEFITS

DOCTOR'S VISITS	
Office Visits – 10 visits per disability	\$1,800.00
Home Visits – Emergency only – 10 visits per disability	\$1,800.00
Routine Physical - 1 visit per year	\$1,800.00
Specialist Consultation – unreferred – 10 visits per disability	\$1,800.00
Direct Access – Gynaecologist / Urologist – unlimited	\$3,000.00
Direct Access – Ophthalmologist – 1 visit per year	\$3,000.00
Dietician/ Chiropractor/Podiatrist – 3 visits per disability – reimbursement only	\$3,000.00
Clinical Psychologist – 3 visits per disability	\$3,000.00
Physiotherapy Sessions – on referral – 10 visits per disability	\$4,000.00 + MM
Co-Insurance	80%/20%
Specialist Consultation – on referral – 6 visits per disability	\$3,000.00

HOSPITALIZATION BENEFITS	
Daily Room & Board (semi-prvt rates) – unlimited	80% of R&C
Public Hospital Ward – per day	100% cost, max \$2500
In-Hospital Misc. Expense	80% of cost
Out Patient Misc. charges	80% of cost
Doctor's In-hospital Visit (non-surgical) – unlimited	80% of cost
Intensive Care	80% of R&C
SURGERY BENEFITS – 1.5 Million for any one surgery	
Maximum Surgeon's Fee	80% of R&C
Maximum Asst. Surgeon's fee	30% of R&C
Maximum Anaesthetist Fee	40% of R&C
DIAGNOSTICS SERVICES	
Laboratory & X-ray Services (includes ECG/EKG, pap smears, ultrasounds)	80% cost up to \$30,000 + MM
CT Scans, MRI	80% cost up to \$30,000 + MM
PRESCRIPTION DRUGS – continuous swipe	80% Cost to \$10,000.00

Thereafter co-payment on drugs 60%/40% after deductible is satisfied

OTHER MEDICAL SERVICES	
Hearing Aids – per ear – every 3 years	80% up to \$24,000
Adult Inoculation -per contract year	80% up to \$10,000
MAJOR MEDICAL BENEFITS	
Local Deductible - per person, per year	\$15,000.00
PLAN YEAR MAXIMUM	\$3,500,000.00
Private Nursing (per 8 hour shift) pre-authorization required	\$2,000.00
Radiotherapy, Chemotherapy, Renal Dialysis	80% of Cost