



LOCATIONS

HEAD OFFICE

101 SOUTHERN MAIN ROAD
CALIFORNIA
(868)226-7328 Ext 118,119,120,121

CHAGUANAS OFFICE

LEVEL 2 RAMSINGH'S PLAZA
18 SOUTHERN MAIN ROAD, CHAGUANAS
(868)226-7328 Ext 301,302,303,304

PRINCES TOWN OFFICE

#95 HIGH STREET, PRINCES TOWN
(868)226-7328 Ext 201,202,203

TOBAGO OFFICE

LALL'S BUILDING 19 DUTCH FORT RD,
SCARBOROUGH, TOBAGO
(868)226-7328 Ext 400, 401



COMPREHENSIVE MEDICAL PLAN

Become A Member

1

Two forms of valid picture Identification

2

A recent (not older than 3 months) Utility Bill in your name.

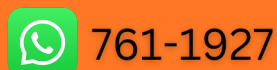
3

Copy of Beneficiary ID or birth certificates will be accepted for children under the ages of 18yrs old.

SCAN



ME



GROUP HEALTH PLAN

Health issues can be unpredictable, medical expenses can be costly and proper care can be difficult to obtain. At SECU Credit Union our members matter most that's why we've partnered with Sagcor Life Inc. and Dalian Medical Concierge Services Limited to our Group Health Plan service. Members and their dependents who have already enrolled in our plan currently enjoy medical, preventative, dental, vision benefits, life, critical illness, accidental death and dismemberment coverage.

Our Group Health Plan is carefully tailored to assist you with your medical expenses by providing a comprehensive range of benefits which are as follows:



CARICARE BENEFITS

MAXIMUM BENEFIT -	\$450,000.00
Deductible per Calendar Year	\$1,500.00
Benefit Period -	3 yr renewable
Deductibles per Family	3
Co-Insurance Percentage -	80%

Daily Room & Board : (Quoted in TT Dollars)

Overseas (Non-Caricom)-	\$2,000.00
Locally (Caricom) -	\$400.00
Intensive Care Benefit -	\$2,500.00

Doctor's Visit (Office, Home, Hospital, Psychiatrist & Specialist) -	\$300.00
Psychologist Visits -	\$100.00
Physiotherapy Benefit-	\$100.00

Maternity Benefit:

Normal Delivery -	\$4,000.00
Caesarean Section -	\$6,000.00
Miscarriage/Dilation & Curettage/Pre-Natal (including Maternity Max) -	\$2,000.00
Airfare Benefit per Calendar year -	\$4,000.00
Emergency Air Ambulance Benefit -	100%
Emergency Local Ground Ambulance -	100%

LIFETIME MAXIMUMS:

Mental & Nervous -	\$25,000.00
AIDS -	\$50,000.00
Transplants -	\$250,000.00

UNIQUE ADDITIONAL BENEFITS

GROUP LIFE

Coverage per employee
Flat Benefit - \$25,000.00

ACCIDENTAL DEATH & DISMEMBERMENT

Coverage per Employee
Flat Benefit - \$25,000.00

CRITICAL ILLNESS

Coverage per employee
Flat Benefit - \$25,000.00

COST PER MONTH

SINGLE -	\$420.72
MEMBER PLUS ONE -	\$797.31
FAMILY -	\$1,082.95
RETIREE -	\$776.99
RETIREE PLUS ONE -	\$1,476.26

AFFORDABLE MONTHLY PAYMENTS

Investing in medical insurance is an investment in YOUR well-being. Unlike Life Insurance, it benefits the insured directly by ensuring that quality health care is available for the unexpected, unpredictable and the uncontrollable problems that may arise in everyday life.