



**For More Information Contact :**  
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## 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.



# 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



# 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

<b>MAXIMUM BENEFIT -</b>	<b>\$450,000.00</b>
<b>Benefit Period -</b>	<b>3 yr renewable</b>
<b>Deductibles per Family</b>	<b>3</b>
<b>Co-Insurance Percentage -</b>	<b>60%</b>

### Daily Room & Board : (Quoted in TT Dollars)

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

### 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 -	\$460.15
MEMBER PLUS ONE -	\$852.22
FAMILY -	\$1,157.22
RETIREE -	\$849.76
RETIREE PLUS ONE -	\$1,614.52

### 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.