

Frequently asked Questions:

Who can join the SECU Credit Union Group Health Plan?

Any member of SECU Credit Union can join. Whilst coverage extends beyond sixty (60) years, you are required to enroll prior to turning 60.

Does the plan include coverage for my family?

Yes, a member can enroll their spouse (or common law spouse) and children (including any child under their legal guardianship) up to age twenty three (23) years old.

Is there a waiting period to sign up?

No, there is no waiting period, once you have been accepted as a member of the Credit Union you may apply to join our Group Health Plan.

Does the plan require me to perform a full medical?

No, however during Sagicor's assessment a medical report may be required based on your medical history.

Does the plan have a medical card?

Yes, Sagicor provides its CariCare Card to all members which can be used locally on Sagicor's network and overseas at any Aetna PPO network providers to facilitate the 80/20% co-insurance claims immediately. There are also hotlines to assist with any questions whilst overseas.

What is the deductible?

The deductible is the first expense borne by you before getting reimbursed. There is only one deductible to be fulfilled every calendar year.

I am currently covered by another Health Plan can I apply for SECU's medical plan?

Yes, you can be covered by two medical plans.

HAVE MORE QUESTIONS?

Contact our Medical Plan Administrator at
636-5487 ext. 36

Head Office:

101 Southern Main Road, California

Phone:

1 (868) 636-5487/2997, 679-4809

Fax:

1(868) 679-3293

Branches:

- Level 2 Ramsingh's Plaza,
18 Southern Main Road, Chaguanas

Phone:

1 (868) 671-2141

Phone/Fax:

1 (868) 665-3131

- 95 High Street, Princes Town

Phone:

1 (868) 655-3116/3023

Fax:

1 (868) 665-6479

- 19 Dutch Fort, Scarborough
Tobago

Phone/Fax:

1 (868) 660-7559

Website:

www.secucredituniontt.com

Find us on Facebook:

www.facebook.com/secucutt

OR SCAN HERE:



SERVING

YOU

SINCE

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COMPREHENSIVE MEDICAL PLAN



SECU Credit Union

Supporting Expectations. Caring for You!



UNIQUE ADDITIONAL BENEFITS

GROUP LIFE

Coverage per Employee Flat Benefit - \$25,000

ACCIDENTAL DEATH & DISMEMBERMENT

Coverage per Employee Flat Benefit - \$25,000

CRITICAL ILLNESS

Coverage per Employee Flat Benefit - \$25,000

COST PER MONTH:

SINGLE - \$284.40

PLUS ONE - \$540.55

TWO ADULTS + TWO CHILDREN - \$735.75

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.

Medical Coverage from as low as \$9.35 per day!



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 Sagacor Life Inc. and Dalian Medical Concierge Services Limited to offer our Group Health Plan service. Members and their dependents who have already enrolled on 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 \$300.00
 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

CARICARE BENEFITS CON'T

Doctor's Visits (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 (incl in 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

Preventative Care Benefits - \$750.00

DENTAL: (3 month waiting period per Calendar Year)
 - \$2,500.00 (Deductible \$50.00 per year)

VISION: (3 month waiting period per Calendar Year)
 - \$1,500.00 (Deductible \$50.00 per year)

ENROLL TODAY and ENJOY QUALITY medical CARE without the wait!