BENEFITS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage Limit</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group Life</td>
<td>$500,000</td>
<td>$2,460.00 per person</td>
</tr>
</tbody>
</table>

APPLICABLE PREMIUM RATES:
Listed below are the monthly premium rates, however premiums are payable quarterly, semi-annually or annually.
Open Enrollment Period: August 14, 2019 – November 30, 2019
Policy year begins December 1, 2019

MONTHLY PREMIUMS INCLUSIVE OF GCT
MEDICAL, DENTAL & OPTICAL

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Member Only</th>
<th>Member &amp; One Dep.</th>
<th>Member &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>50 – 65 years</td>
<td>$6,399.35</td>
<td>$12,798.69</td>
<td>$17,719.65</td>
</tr>
<tr>
<td>66 – 70 years</td>
<td>$7,122.81</td>
<td>$14,245.62</td>
<td>$19,745.59</td>
</tr>
<tr>
<td>71 &amp; over</td>
<td>$8,017.53</td>
<td>$16,035.06</td>
<td>$22,250.34</td>
</tr>
</tbody>
</table>

OPTION - GROUP LIFE COVERAGE
CGRP Members are also offered life insurance coverage of $500,000 per person. Monthly premium rates are noted below:

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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 not be met by CGRP.

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 Workmen’s Compensation or Law or similar legislation or where there is a right of recovery from a third party.

Contact the Employee Benefits Division
CGM Gallagher insurance Brokers Ltd
Tel: 876-948-4102
cgm_ccrphealth@ajg.com
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 Sagicor Life Jamaica Ltd and managed by CGM 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.

**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, 2019, their coverage will commence the first of a quarter and certain benefits will be prorated to the scheme’s expiry 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. Without pre-certification, non-emergency care outside of Jamaica will result in payments based on reasonable and customary limits in Jamaica.

**ELIGIBILITY REQUIREMENTS**
- To be eligible for health coverage one must be a member of the CCRP.
- There will be an open enrollment period of three (3) months in which all CCRP members at any age will be eligible to join without medical evidence provided.
- CCRP members who do not enroll in the scheme during the open enrolment period will be subject to medical underwriting satisfactory to the Insurers before being able to join the health plan, however new members just joining the CCRP at age 50 will be allowed to enroll on the group health plan without proof of insurability if done within the first three months of their membership.
- 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.

**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. Subsequent members will also be eligible to enroll, after the open enrollment period if they are under the age of 80 years old. (i.e. maximum entry age to join the scheme is 80 years old)
3. All members will serve a waiting period of six months for pre-existing conditions

**GENERAL SERVICE**
The insurers sophisticated computer system provides the flexibility to maintain subscribers’ files and process claims promptly.

CGM Gallagher Insurance Brokers' trained staff will provide answers to any questions about the Plan. They will also be available to assist in the completion of forms and documents for enrolment.

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

Subsequent to the effective date of the programme, applicants requiring evidence of insurability could have that pre-existing condition excluded or their application declined altogether.

**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.

**HOSPITALIZATION BENEFITS**
- Daily Room & Board (semi-prvt rates) – unlimited
- Public Hospital Ward – per day
- In-Hospital Misc. Expense
- Out Patient Misc. charges
- Doctor’s In-hospital Visit (non-surgical) – unlimited
- Intensive Care
- Surgical Benefits
- Maximum Surgeon’s Fee
- Maximum Asst. Surgeon’s fee
- Maximum Anaesthetist Fee
- Diagnostics Services
- Laboratory & X-ray Services (includes ECG/EGG, pap smears, ultrasounds)
- CT Scans, MRI
- Prescription Drugs – continuous swipe
- Other Medical Services
- Hearing Aids – per ear – every 3 years
- Adult Inoculation - per contract year
- Major Medical Benefits
- Local Deductible - per person, per year
- PLAN YEAR MAXIMUM
- Private Nursing (per 8 hour shift) pre-authorization required
- Radiotherapy, Chemotherapy, Renal Dialysis

**PRESCRIPTION DRUGS – continuous swipe**

**OTHER MEDICAL SERVICES**

**DOCTOR’S VISITS**

**AMBULANCE**

**DENTAL & OPTICAL BENEFITS**

**SPECIALTY SERVICES**

**Elderly Benefits**

**Other Benefits**

**PRESERVATION OF POLICY**

**REDUCTION IN PREMIUMS**

**EVOLUTION OF BENEFITS**

**CONCLUSION**

**CGM Gallagher Insurance Brokers’™**