

IMPORTANT ADVISORY TO CCRP MEMBERS

Valued CCRP Members,

Please note the following conditions affecting your group health insurance policies with Sagicor Life Jamaica effective December 1, 2023.

1. Access to Benefits for CHIP plan members – please be advised that for members covered on the CHIP plan (#46339) your swipe cards will be deactivated on November 30, 2023. Access will only be granted where Sagicor is in receipt of your renewal premium. If premiums are paid before the due date, then your swipe card will remain active.
2. All premium payments will now go directly to Sagicor Life Jamaica instead of Gallagher Insurance Brokers. Members will continue to receive their renewal notification by email from Gallagher including a link to make payment. That link will take the member directly to ‘Sagicor Connect’ payment platform to proceed with payment <https://www.sagicorconnect.com/pay/quest> A receipt will be issued following the transaction and the member’s record updated immediately.
3. Paymaster Payments: Members may continue to make premium payments using the Paymaster network, however please note that payment should now be made to vendor ‘Sagicor Group Insurance’ instead of Gallagher Insurance Brokers. Continue to use policy numbers as outlined below:
 - i. CHIP Plan 46339-01-your TRN
 - ii. Major Medical plan 45759-03-your TRN
4. Valid CHIP members will have the opportunity to transfer to the Major Medical plan without being medically underwritten if done by November 30, 2023. In order to do so, please send us an email to cgm_g_ccrphealth@ajg.com indicating your desire to transfer. Once indicated, please note that your CHIP policy will be terminated effective November 30, 2023 and your policy will be transferred to the Major Medical only plan effective December 1, 2023.
5. The Major Medical plan covers only three (3) benefits; Surgery, Hospitalization and Diagnostic Services, with an annual limit of \$9M. (Refer to schedule of benefits.) The annual deductible on the Major Medical plan remains at \$100,000.00
6. The applicable premium rates for valid CHIP members wishing to transfer to the Major Medical only plan will be at the ‘plan 2’ rates. Kindly refer to premium rates outlined in renewal notice.
7. Regrettably Sagicor Life Jamaica will not facilitate members opting to have both the CHIP plan and the Major Medical plan as their underwriters have advised against such.
8. All Labs, Diagnostic services, Hospitalization and Surgeries are now paid at 80% of R&C ‘Reasonable & Customary’ charges. Sagicor is aware that the major medical benefit cards printed prior notes 80% of cost, however all payments will now be at 80% of R&C.
9. We encourage all members to register/log-in to [Sagicor Connect](http://www.sagicorconnect.com) portal (www.sagicorconnect.com) this allows convenient access to your health plan to submit and track claims, view benefit balances, update banking details for claim reimbursements, view E-benefit cards and much more.

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