



Caribbean Assurance Brokers Limited

EMPLOYEE BENEFITS



Employee Benefits Division

Employee Benefits Insurance empowers employers to provide their staff members with additional employment benefits which can enhance the employees' quality of life as well as attract and retain valued workers.

Partnering with our local insurers of health, life, disability and pension, we provide a wide range of benefits for employees to include group health, group life, group personal accident and group pension.

We seek to ensure peace of mind for employees and their families who for the most part will look to their employer in times of an unfortunate incidence. Group plans are also available for entities such as churches, schools and families (such as the Family Indemnity Plan).



Employee Benefits Division Products

Employer Sponsored Group Health Plan

This plan provides health insurance for employees and is paid for by the employer, either in whole or in part.



Employer Sponsored Group Life

This plan provides for life insurance, accidental death & dismemberment coverage, and is paid for by the employer in whole or in part.





Employee Benefits Division Products

Employer Sponsored Group Personal Accident Plan

This plan provides for accidental death, dismemberment & income replacement. The plan is usually paid for totally by the employer.



Group Pension Plan

A Group Pension Plan allows for both employer and employee to contribute at least 5% of an employee's salary towards pension provision when an employee retires.





Employee Benefits Division Products

Voluntary Group Life, Health & Disability Plan

These plans allow for the provision of Health, Life and Personal Accident Insurance, which is paid for totally by the participating member of an organization or employee of a company.



Churchmate

This is an insurance package designed for church members between the ages of sixteen (16) and seventy-five (75) years. Churchmate provides affordable coverage benefits in the event of accidental injury resulting in medical expenses and dismemberment or death.



This plan is underwritten by Sagicor Life Jamaica Limited.



Employee Benefits Division Products

School Companion

School Companion is a health plan which provides coverage for medical expenses for students of approved educational institutions in Jamaica. All full-time students, up to age twenty-one (21), are eligible.



School Personal Accident/Life

This plan provides Personal Accident coverage for students and employees between ages of one (1) and sixty-nine (69) years who are at an Educational Institution. The plan provides coverage in the event of accidental injury which results in medical and dental expenses, broken lens of prescription eyeglasses, dismemberment or death.



This plan is underwritten by Sagicor Life Jamaica Limited.



Employee Benefits Division Products

Gold Series Plan

The Gold Series Health Plan is a voluntary Group Health and Life Insurance Plan developed specifically for members of Credit Unions in Jamaica. Members can access healthcare with \$6,000,000 Major Medical Coverage annually and Life Insurance coverage of \$250,000 with an option to increase coverage up to \$1,000,000. Entry age under this plan is 18 to 70 years.

This plan is underwritten by Sagicor Life Jamaica Limited.





Employee Benefits Division Products

Major Medical Plan

The Credit Union Major Medical Plan is a Group Health and Life Insurance Plan for Credit Union Members. The plan offers In-Patient Hospital Care only, with coverage of \$6,000,000 annually and Life Insurance coverage of \$250,000 with an option to increase coverage up to \$1,000,000. Entry age under this plan is 18 to 70 years.

This plan is underwritten by Sagicor Life Jamaica Limited.





Employee Benefits Division Products

Family Indemnity Plan (FIP)

The Family Indemnity Plan is a group insurance plan that provides funeral expense coverage to members and eligible family members. Each plan covers up to six eligible family members under one monthly premium.

Coverage is applicable for:

- Parents or In-laws (must be under age 76 years when the plan is taken out)
- Unmarried children, up to 26 years*
- Spouse, including common-law

This plan is underwritten by CUNA Caribbean Insurance Jamaica Limited.



***Plans offered in this Division are underwritten by locally registered life & health insurance companies.*



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Caribbean Assurance Brokers Limited

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