

Deafness - means the permanent loss of hearing in both ears with an auditory threshold of more than 90 decibels, as confirmed by a licensed and practicing Otolaryngologist.

Coma – means a state of unconsciousness with no reaction to external stimuli or response to internal needs for a continuous period of four days. A coma which results directly from alcohol or drug use is excluded.

Multiple Sclerosis – means a diagnosis by a neurologist of definite Multiple Sclerosis, characterized by well defined neurological abnormalities persisting for a continuous period of at least six months or with evidence of two separate clinically documented episodes. Multiple areas of demyelination must be confirmed by MRI scanning or imaging techniques generally used to diagnose multiple sclerosis.

Traumatic Brain Injury - death of brain tissue due to traumatic injury, resulting in permanent neurological deficit with persisting clinical symptoms. The following are not covered:

- An abnormality seen on brain or other scans without definite related clinical symptoms;
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms;
- Symptoms of psychological or psychiatric origin;
- Traumatic Head Injury secondary to alcohol or drug abuse.

End Stage Renal Disease (ESRD) - means the chronic and irreversible failure of both kidneys, which requires the initiation of regular hemodialysis, peritoneal dialysis, or a renal transplant.

LIMITATIONS AND DISCLAIMER

THIS BROCHURE IS IN NO WAY INTENDED TO BE A COMPLETE EXPLANATION OF ALL CONDITIONS, TERMS, LIMITATIONS, EXCLUSIONS AND OTHER PROVISIONS OF THE CONTRACT. THIS BROCHURE IS FOR INFORMATION PURPOSES ONLY AND IS NOT INTENDED TO BE A CONTRACT OF INSURANCE.

Let's talk.

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JTA PROTECT PLUS CRITICAL ILLNESS PLAN

For JTA Members & Administrative Staff



PRODUCT OVERVIEW

JTA Protect Plus Critical Illness provides JTA members & administrative staff with a living benefit that will pay a lump sum in the event of being diagnosed with any of the following illnesses:

- Heart Attack
- Stroke
- Cancer
- Paralysis
- Major Burns
- Blindness
- Loss of Speech
- Deafness
- Coma
- Multiple Sclerosis
- Traumatic Brain Injury
- End Stage Renal Disease

ELIGIBILITY

This plan provides flexible benefits that allow JTA members & administrative staff to choose coverage that suits their individual or family needs at affordable rates.

COVERAGE OPTIONS

JTA Protect Plus Critical Illness provides four (4) coverage levels:

- \$1,000,000
- \$2,000,000
- \$2,500,000
- \$3,000,000

BENEFIT

The sum insured is paid directly to the employee on the first diagnosis of one (1) of the critical illnesses stated above provided that the diagnosis does not occur during the first 12 months after the issue date.

If death occurs before the benefit is paid, the sum insured will be made payable to the named beneficiary.

Claims are paid within 10 working days after receipt of a letter from the attending physician confirming diagnosis of a critical illness.

PREMIUM PAYMENTS

Premiums are payable monthly via salary deduction. This benefit is yearly renewable and rates agreed upon with the JTA are valid for a 12 month period. Annually, Sagicor will review the utilization, participating levels and benefits and set the new premium rates for the following twelve (12) month period.

Any rate change will be communicated to the JTA prior to becoming effective. These rate changes will automatically apply to all members unless written notification of termination of your coverage is received by Sagicor.

TERMINATION

The benefit terminates upon:

- Death of the JTA member and/or an administrative staff member
- Termination of employment or Group Policy
- Full payment of a claim
- Non-payment of premium
- The employee attains seventy-five (75) years
- Diagnosis of a critical illness within the first 12 months

There is no refund of premium upon termination of this benefit. However, a refund will be given if the JTA member and/or an administrative staff member is diagnosed within the first 12 months of date of issue.

CONVERSION

If the coverage ceases by reason of the JTA member and/or an administrative staff member's termination of employment or termination of the Group Policy, the JTA member and/or an administrative staff member is eligible to convert to an individual policy, within 31 days after termination with a Sum Insured that is less than or equal to the sum insured under this benefit, without providing evidence of insurability.

NB: No refund shall be payable on the failure to exercise the conversion privilege.

ADDITIONAL COVERAGE

Provided that this coverage has been in effect for one (1) year, the JTA member and/or an administrative staff member may opt to adjust the benefits at anytime with a maximum of once per year on any policy anniversary. The additional coverage however will be required to fulfill the twelve (12) month waiting period. If the insured is diagnosed before the end of this period, the original sum insured will be payable and a refund of premium will be granted for the additional premiums paid.

DEFINITIONS

Heart Attack – the death of a portion of heart muscle as a result of an inadequate blood supply to the relevant area as evidenced by symptoms of typical chest pain, new electrocardiograph changes and by elevated levels of cardiac enzymes.

Cancer – means the uncontrolled growth and spread of malignant cells and invasion of tissue as evidenced by definite histology and includes leukemia, lymphoma and Hodgkin's disease but excludes non-invasive cancers in their point of origin, Kaposi's sarcoma and skin cancers except malignant melanomas.

Stroke – means diagnosis of a cerebrovascular incident producing permanent neurological sequelae caused by hemorrhage, infarction of brain tissue or an embolus from an extra-cranial source. Evidence of permanent damage must be produced. Transient ischaemia attacks are not covered.

Paralysis – means the complete and permanent loss of use of two or more limbs for a continuous period of ninety days following the precipitating event, during which time there has been no sign of improvement. All psychiatric related causes are specifically excluded.

Major Burns – means third degree burns covering at least 20% of the body surface area with survival for at least 30 days.

Blindness – means permanent loss of sight in both eyes, as confirmed by a licensed and practicing Ophthalmologist. The corrected visual acuity must be worse than 20/200 in both eyes, or the field of vision must be less than 20 degrees in both eyes. Blindness caused from diagnosed and untreated glaucoma is specifically excluded.

Loss of speech – means the total and irreversible loss of the ability to speak as the result of physical injury or disease which must be established for a continuous period of at least 180 days. All psychiatric related causes are specifically excluded.