



International Portfolio



Since 1840...



Strength, Security, Confidence

Sagicor Life, Inc. *(Parent Company)*

Sagicor Life, Inc. was founded in 1840 as a mutual life insurance company. Over the years the company has prospered and grown. In 2002 the company demutualized and today is the Caribbean's largest insurance and financial services organization with over 1,500 employees and offices in 20 countries including the United States, Panama, Belize and throughout the Caribbean. Sagicor Life offers a wide range of financial services including life and health insurance, annuities, pensions, property and casualty insurance and investment products. Sagicor Life has over US\$ 2 billion in assets under management and is rated "A" Excellent by the AM Best Company.

Sagicor Allnation Insurance Company, Inc. *(Health Underwriter)*

Sagicor Allnation Insurance Company is a U.S. based international health insurance company licensed and regulated by the State of Delaware. Founded in 1977 and acquired by Sagicor Life in 2001, Sagicor Allnation is a premier provider of high quality international health insurance to individuals and groups residing outside of the United States. Sagicor Allnation provides 24 hour customer service, emergency assistance and claims administration from a highly experienced multilingual staff. Sagicor Allnation is a 100% wholly-owned subsidiary of Sagicor Life, Inc.



Sagicor Capital Life Insurance Company Limited *(Life Underwriter)*

Sagicor Capital Life Insurance Company is an international life insurance company licensed and regulated by the Bahamas. Acquired by Sagicor Life in 1987, Sagicor Capital Life provides international life insurance to both individual and groups residing outside of the United States. Sagicor Capital Life Insurance Company is rated "A" Excellent by the AM Best Company and is a 100% wholly-owned subsidiary of Sagicor Life, Inc.

Sagicor International Management Services, Inc. *(Claims Administrator)*

Sagicor International Management Services, Inc. was established in 1996 as Sagicor's international claims administrator. Sagicor International is responsible for the claims administration for the international individual and group health products underwritten by Sagicor Allnation Insurance Company and the international individual and group life products underwritten by Sagicor Capital Life Insurance Company. Sagicor International provides state-of-the-art claims processing along with superior multilingual customer service 24 hours a day, 365 days a year.



International Insurance for Groups

Sagicor's International Benefits

Today's global marketplace presents multinational companies with many opportunities and challenges. One of the most serious challenges is providing expatriate, third country national and key local national employees with an affordable, high quality benefits program, a program that truly provides for the unique situations faced by these individuals and their dependents while working and living overseas. Sagicor offers multinational companies, both large and small, a comprehensive solution to this dilemma.

Sagicor offers a complete line of international benefit products combined with world-class assistance and administrative services. Now, multinational companies can offer their international workforce U.S. styled benefits along with the peace of mind that comes from having quality insurance coverage.

Sagicor's international benefits allow multinational companies to place all of their international employees under one plan providing for easy administration. Best of all, with only one plan premiums are usually lower due to economies of scale. And because the coverage is portable, changes in work location is unlikely to mean a disruption in coverage – providing multinational companies with the flexible, mobile workforce they demand and require.

International Group Products

Sagicor offers an impressive array of international group insurance products to cover expatriate, third country national and key local national employees. Designed especially for international employees, Sagicor provides for nearly every conceivable situation that may be encountered by employees and their dependents while working and living overseas. Sagicor offers multinational companies a comprehensive solution to an often complex problem – providing affordable, high quality benefits to their international workforce.

- Worldwide Comprehensive Medical Insurance
- Optional Dental/Orthodontic Coverage
- Term Life Insurance
- Accidental Death & Dismemberment Insurance
- Permanent & Total Disability Insurance
- Long Term Disability Insurance
- Special Risk Insurance (K&R)

Group Medical Insurance

Sagicor offers comprehensive international medical coverage for employees and their dependents while on long-term out of country employment assignments. Sagicor's international group health insurance provides superior worldwide medical coverage along with 24 hour emergency medical assistance and evacuation services. Best of all, Sagicor offers a wide range of choices in the amount of co-insurance, deductibles and out-of-pocket maximums.



Benefits for Small and Large Groups

For all options, family deductibles and family co-insurance are three times those of an individual. Group medical insurance includes vision care and wellness benefits. Available optional group benefits that can be added to the group medical insurance include dental/orthodontic coverage, Life, AD&D insurance, PTD and LTD coverage.

Big Benefits for Small Groups (2-9 Lives)

Sagicor offers small groups the opportunity to obtain the same high quality international benefits coverage usually available only to larger groups. And because our rating is based on the combined experience of all participating small groups, our rates are very competitive. Sagicor offers various options in co-insurance participation along with a choice in the annual deductible and the annual co-insurance amount, providing the opportunity to design the “perfect” plan for every small group.

- \$ 2,000,000 medical lifetime maximum per insured
- Vision and preventative wellness benefits included
- 24 hour worldwide emergency assistance and evacuation
- Choices in deductible and out-of-pocket maximums
- Optional Dental, Life, AD&D and PTD insurance available
- Long Term Disability available for groups of 3 or more
- Prompt international claims adjudication
- Access to an extensive U.S. PPO Network including Cancer and Heart Centers of Excellence

Large Groups (10 or More Lives)

In addition to benefits available to small groups, Sagicor offers groups with 10 or more lives the following:

- For groups of 10-24 lives, up to \$150,000 of life insurance coverage without medical evidence
- For groups of 25-49 lives, up to \$250,000 of life insurance coverage without medical evidence
- For any group, term life coverage available up to 3 times annual salary or \$500,000 with medical evidence
- Plans can be designed to specifications
- For larger groups, Sagicor can offer ASO (Administrative Services Only) on a fee basis

Eligibility Requirements

All expatriate, third country national and key local national employees that are employed full time and are less than 65 years of age may be included in group coverage if they meet Sagicor and the policyholder (employer) eligibility requirements.

Portability of Coverage

Sagicor’s international benefits follow employees around the world, even if they return to the United States for meetings or holidays. So changes in location won’t necessarily mean a disruption in coverage, eliminating the need to satisfy new waiting periods.



Optional Group Benefit Coverages

Dental Insurance

Sagicor's dental coverage provides comprehensive dental care including:

- 100% reimbursement with no deductible for Class I dental services including preventative treatment and necessary diagnostic examinations.
- 80% reimbursement after deductible for Class II dental services including basic restoration, endodontic, periodontal treatments and oral surgery.
- 50% reimbursement after deductible for Class III dental services including necessary crowns, bridges and dentures.
- Class III expenses are not covered during the first 12 months of coverage.
- Annual dental deductible is \$50 per insured. The annual deductible does not apply to Class I services. The annual dental maximum is \$1,500 per person.
- Orthodontic coverage provides 50% reimbursement with no annual deductible for necessary orthodontic treatment subject to a lifetime maximum of \$1,500 per insured.

Term Life and AD&D Coverage

Because life insurance is a fundamental benefit, Sagicor provides a variety of coverage amount options up to \$500,000. Accidental Death and Dismemberment offers additional life insurance coverage in the event of death by accident and provides financial compensation for accidental loss of limb(s) or sight.

Permanent and Total Disability (PTD)

PTD cover is a rider on the group life insurance. In instances of permanent and total disability, PTD pays the life sum benefit in equal installments over a 60 month (5 year) period.

Long Term Disability (LTD)

Available to groups with 3 or more, long term disability replaces a reasonable percentage of an insured employee's monthly income should that employee suffer a disabling condition.

Special Risk Protection (SRP)

Insuring against the chance of kidnap and a ransom demand is common practice in today's high-risk world. Our Special Risk Protection offers a comprehensive service with full reimbursement of ransom payment (including related expenses) and guaranteed immediate access to specialized kidnap response consultants.



International Insurance for Individuals

Comprehensive, Worldwide Health Insurance

Sagicor Allnation Classic Gold and Select Silver international health insurance is a U.S. dollar policy that provides superior coverage to individuals residing outside of the United States. Both plans offer comprehensive worldwide coverage for inpatient hospitalization, outpatient treatments, physician visits, prescription drugs, preventative care and emergency air ambulance.

Coverage includes 24 hour emergency assistance from a highly experienced multilingual professional staff and access to an extensive U.S. Preferred Provider Network, including Heart and Cancer Centers of Excellence. Sagicor Allnation is the perfect choice for expatriates, international executives, international students or any individual seeking high quality worldwide health insurance coverage.

With two plans and a wide range of deductibles to choose from, Classic Gold and Select Silver offer individuals the opportunity to select the exact coverage to suit their specific needs. Optional dental coverage and accidental death insurance can be added to either plan to provide even a higher level of protection.

Individuals, of any citizenship, are eligible to apply if they are less than 65 years of age and reside outside of the United States. Once accepted, coverage may continue beyond age 64, provided premiums are paid and the Insured continues to meet policy eligibility requirements.

Classic Gold and Select Silver Highlights

- Up to a \$5,000,000 lifetime maximum per person
- Two plans and a wide choice of deductibles to choose from
- Comprehensive worldwide medical coverage including intensive care, inpatient hospitalization, outpatient treatments, physician visits, prescription drugs, laboratory tests, maternity and human organ transplant
- 24 hour customer service, emergency assistance and evacuation services
- Access to extensive U.S. Preferred Provider Network, including the Cancer and Heart Centers of Excellence
- Preventative and wellness benefits including child immunizations and routine tests for adults
- Fast and accurate claims adjudication paid in U.S. dollars
- Underwritten by Sagicor Allnation Insurance Company, a U.S. based international health insurance company licensed and regulated by the State of Delaware



International Insurance for Individuals

Critical Illness Insurance

Sagicor Allnation's Critical Illness insurance is ideal for individuals who desire a high quality international critical illness plan, either as stand-alone coverage or to compliment their major medical health insurance plan, to protect them in the event of a critical illness. The coverage is inexpensive and provides high benefit coverage for hospitalization and/or surgery in case of a covered critical illness. This is not a major medical plan but, rather, is a special product that provides limited benefits for the following specific illnesses and/or events:

- Cardiovascular Illnesses (requiring surgery)
- Cancer Treatment (excluding cancers of the skin)
- Multiple Traumas (accidents and burns)
- Human Organ Transplant
- Neurological Illness & Neurological/Cerebral-Vascular
- Emergency Air Ambulance Services

The Critical Illness plan offers a wide range in the choice of deductibles. Individuals ages 19 to 49 may choose from deductibles of \$1,000, \$5,000, \$10,000, \$25,000 and \$50,000. For individuals age 50 to 64 there is a deductible choice of \$5,000, \$10,000, \$25,000 and \$50,000. A higher deductible will result in a lower premium payment. Deductibles are per individual per calendar year. The plan has a per person lifetime maximum of \$1,000,000 and a per illness calendar year maximum of \$150,000.

Hospital Cash Insurance

Health insurance typically covers the majority of medical expenses for hospitalization. However, chances are there will be some portion of expenses that will be left unpaid. In instances of a prolonged hospitalization, these expenses can grow to become substantial and create financial hardship. Whether it is the deductible, co-insurance, services not covered or lost wages, a hospital cash plan can provide extra cash when it's needed most.

Sagicor Allnation's Hospital Cash Plan provides peace of mind to individuals by paying them a daily cash benefit amount if they or a dependent is hospitalized. The Hospital Cash Plan is extremely affordable protection. Hospital Cash offers a wide range of Daily Benefit Amounts providing a choice in coverage protection to suit individual needs. Daily Benefit Amounts include \$50, \$75, \$100, \$125, \$150, \$175 or \$200 and are paid in U.S. dollars.

The chosen Daily Benefit Amount will be payable for the first day following a continuous 24 hour hospitalization for an accident or following a continuous 48 hour hospitalization following a medically necessary illness. The cash benefit is paid directly to the primary Insured to use as they deem necessary.



International Life Insurance for Individuals

Individual Life Insurance

Sagicor international life insurance offers individuals the ability to secure their future and the future of their loved ones with a variety of world-class individual U.S. dollar life insurance products. Each product has unique features that allows an individual to obtain the right protection for their own specific personal situation. Additional optional riders can be added to each life product to provide even a higher level of protection. All life products are underwritten by Sagicor Capital Life Insurance Company rated "A" Excellent by the AM Best Company.

Universal Life

Sagicor's international life insurance provides asset protection and high cash earning potential for individuals seeking to secure the future for themselves and their beneficiaries. Premiums paid create a fund value. This fund value is credited with a competitive interest rate declared by Sagicor Capital Life. The interest rate is guaranteed to never be less than 3% annually and is usually higher. Additionally, policyowners may become eligible for a special interest bonus to be credited during the 6th and 20th policy year (years 6-10 = 0.50% annually; years 11-20 = 1.00% annually). The combination results in substantial future cash values that can be used as the policyowner sees fit, while the policy still provides protection in case of death. Depending on the option chosen, the fund value can be paid out along with the face amount upon death.

Flexi-Term Life

Sagicor's Flexi-Term life insurance is a totally unique term life product. With most term life products an individual would typically have to select from a limited number of term periods, usually 10, 20 or 30 years. This means paying for insurance that may not really be required. With Flexi-Term, policy terms can range from 10 years up to 62 years allowing an individual to choose the precise number of years that the insurance is actually needed. Flexi-Term is the perfect solution for obtaining the exact term of protection needed.

Term-100 Life

While typical term life insurance offers protection for the short to medium term, Sagicor's Term-100 insurance offers individuals protection for their lifetime. And since the Term-100 does not provide cash surrender values, it is much more affordable than other types of permanent life insurance products. Best of all, premium payment levels are guaranteed for life. Term-100 provides affordable lifetime protection.

Optional Life Insurance Riders

Optional riders that may be added to the Universal Life and Term Life policies include Total Disability Waiver of Premium (FT/T-100), Total Disability Waiver of Charges (UL), Joint Spouse (FT), Accidental Death & Dismemberment (FT/T-100/UL), Return of Premium (FT) and Child Term Rider (FT).



Program Administration

Plan Administration

Sagikor international insurance products are administered by Sagikor International Management Services Inc., Sagikor's wholly-owned claims administrator. Sagikor International provides state-of-the-art claims processing along with superior customer service. A single phone call provides instant access to a multilingual staff available to provide prompt, efficient and professional service 24 hours a day, 365 days a year.

Access to U.S. Medical Treatment

For Insureds requiring treatment in the United States, Sagikor provides access to an extensive Preferred Provider Organization (PPO) including our exclusive Heart and Cancer Centers of Excellence. Additionally, each insured receives discounts on prescription drugs purchased through the comprehensive U.S. Prescription Drug Pharmacy Network. Both the U.S. PPO Network and U.S. Pharmacy Network offer the potential of substantial savings in out-of-pocket expenses for Insureds.

International Claims Processing

Successful, high quality international claims adjudication and processing requires a high level of expertise and experience. Since 1996, Sagikor International Management Services has responded to 75,000 phone calls, processed more than 200,000 claims and coordinated over 100 emergency air evacuations/repatriations.

Services Include:

- A fully automated international claim system allowing for continuous, ongoing tracking of claim information.
- Accessible via telephone, fax and Internet 24 hours a day, 365 days a year, to answer inquiries and check on the status of claims and reimbursements.
- Fast, accurate claims processing with thorough reporting, including explanation of expenses submitted and benefits paid with each processed claim.
- Reimbursement of claims by check in U.S. dollars to the primary Insured or directly to the provider if an assignment of benefits is made.
- A highly experienced, multilingual staff available to answer any questions related to benefits, eligibility, claims, etc.

Medical Assistance and Emergency Evacuation

Language barriers, unfamiliar cultures and scarcity of quality health care facilities and providers can cause anxiety for international Insureds. This anxiety is often heightened in an emergency situation. In order to alleviate these concerns, Sagikor International provides Insureds with access to a highly experienced multilingual staff capable of assisting Insureds in times of medical emergencies, including the coordination of air ambulance evacuation, if necessary.



Since 1840...

Colorless,
Borderless,
Timeless.



International Insurance Disclosure: This brochure is for informational purposes only. Sagicor Life and its affiliates do not offer international insurance products anywhere in the United States. Accordingly, employers may not use a Sagicor international group product to provide insurance to employees in the United States. All employees enrolled by an employer in an international group insurance policy must not be residents of the United States at the time enrollment becomes effective, and may not become permanent U.S. residents for so long as they are enrolled. Similarly, persons who purchase an international individual insurance policy from any Sagicor affiliate must not be U.S. residents at the time of purchase, and must have a permanent address outside the United States to which the initial and all subsequent policies may be delivered. Establishing permanent U.S. residency will cause all coverage under a Sagicor international insurance policy to terminate. Insurance products are available to groups and individuals that meet the requirements for international insurance and may not be sold in certain jurisdictions.

International Life and Health Insurance



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