



US Dollar Group Health Plan for Law Association Members

March 16, 2018

Dear Members,

In an effort to bring value to our membership, your council actively pursued the possibility of financial members of the Law Association of Trinidad and Tobago (LATT) being able to benefit from attractive group rates for US Dollar Health Insurance. After much consideration and evaluation, this plan was put in place effective May 2015 and has had a meaningful impact to date with our members.

We advise that the plan is being renewed on May 1, 2018 and we wish to suggest that you take the opportunity to join now so as to mitigate the risk of significant Medical costs due to ill health.

**US Dollar Group Health
Coverage available to
financial members of
LATT**

USD Group Health Coverage

Insurer: Guardian Life of the Caribbean Limited

Broker: Global Financial Brokers Ltd

This plan is designed to be used to provide adequate Health coverage for LATT's financial members and their dependents or, alternatively, may be used to supplement any existing Health coverage.

Key Features include:

- Comprehensive Major Medical Maximum of **US \$1,500,000** annually
- Annual Deductible of US \$10,000
- Use of international Usual, Customary and Reasonable (UCR) Limits ensures that coverage is reflective of actual market cost of treatment
- Co-insurance - 100% in the Caribbean, 90% outside the Caribbean
- Maternity Benefit 100% in the Caribbean and **USD \$4,000** outside the Caribbean
- Dental Benefit of **USD \$1,000**
- Vision Benefit of **USD \$500**

Enrollment:

- Premium payments can be made via Credit Card
- To enroll in this plan, please contact Global Financial Brokers Limited (*see below*)

Premium

Enrolment Period	Premium Payable in USD		
	Member only	Member +1	Member + Family
May 1- Jul 31	\$2,120	\$4,015	\$5,921
Aug 1- Oct 31	\$1,590	\$3,012	\$4,443
Nov 1- Jan 31	\$1,060	\$2,008	\$2,962
Feb 1- Apr 30	\$530	\$1,004	\$1,481

Payments:

Premium payments shall be made individually and are due at the beginning of each policy year. Members who enroll will be charged a pro-rated premium base on their date of enrollment as shown on the table below.

For further information, please contact:

Omar Ali / Alicia Kanchan
Business Development Administrator
Global Financial Brokers Limited
Tel: (868) 628-4942

OR

Jeremy Lee
Manager, Client Relations
Tel: (868) 380-4938

Email: newbusiness@globalfinancialtt.com



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Brokers Limited