



The Chamber means BUSINESS

Dear Valued Member,

RELIABLE MEDICAL INSURANCE COVERAGE WITHIN YOUR REACH

The Trinidad Chamber of Industry and Commerce strives to provide innovative and value-driven benefits to our members. One of these is our TTCIC Group Life and Health Insurance Plan that enables members to receive comprehensive coverage at affordable rates. Any financial member of the T&T Chamber is eligible to join. The plan is particularly attractive to our Silver, Bronze and Associate members.

We Provide You With Options

We are pleased to introduce our 2 options for insurance coverage. Members can now enroll on either the **ChamberMedi Core** or the **ChamberMedi Plus**, each provides different benefits and carries different premiums. Choose the one that suits your needs and your budget.

No matter the size of your company, even if you are a sole trader, you can have access to easy, affordable and reliable life and health insurance. underwritten by Sagicor.

HEALTH INSURANCE OPTIONS								
	ChamberMedi Core	ChamberMedi Plus						
Category	Monthly Premium	Monthly Premium						
Employee Only	\$320.00	\$349.00						
Employee & One	\$615.00	\$663.10						
Employee & Family	\$840.00	\$907.40						

LIFE, ACCIDENTAL DEATH & DISMEMBERMENT AND CRITICAL ILLNESS									
	Maximum Sum Insured	ChamberMedi Core Monthly Premium		ChamberMedi Plus Monthly Premium					
Life and Accidental Death & Dismemberment Coverage*	\$50,000	\$17.00	00		\$17.00				
Critical Illness Coverage (optional)	\$50,000	\$32.50							
* Life and Accidental			-	e salary based b	y request				
	SUMM	ARY OF KEY BE	ENEFITS						
ChamberMedi Core	Reimbursa	able Amounts	Chambe	erMedi Plus	Reimbursable Amounts				
Major Medical Benefit Category specific deductible – \$300.00*		,000.00	Major Med Category s	ical Benefit	\$400,000.00				
Doctor's Visits	70% after deductible* All other visits reimbursed at 70% of the cost the visit		Doctor's Visits		70% after deductible* All other visits reimbursed at 70% of the cost the visit				
Psychologist Services (per visit)	\$1	00.00	Psychologist Services (per visit)		\$100.00				
Physiotherapy (per visit)	\$1	00.00	Physiotherapy (per visit)		\$100.00				
Preventative Care (Male and Female Members)	\$5	00.00	Preventativ Benefits (M Female Me	Male and	\$750.00				
Prescribed Drugs	70% after the deductible is paid in the calendar year		Prescribed	Drugs	70% after the deductible is paid in the calendar year				
*The deductible for the above category is TTD 300.00 which must be settled only once for the year.									
Dental Expenses Category specific deductible - \$250.00		- per calendar /ear	Dental Exp Category s deductible	pecific	\$2,500.00 - per calendar year				
Vision Expenses Category specific deductible - \$250.00		\$1,200.00 - per calendar year		enses pecific - \$250.00	\$1,500.00 - per calendar year				
*The deductible for each of the above is TTD \$250.00 which must be settled only once for the year for each type of expense.									

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