



COK SODALITY CO-OPERATIVE CREDIT UNION LTD.

Invest in your future today!

MEDECUS CONVERSION FAQ SHEET

1. WHAT IS MEDECUS HEALTH?

MedeCus Health is the health insurance product from Guardian Life Limited.

2. WHY THE CHANGE FROM BLUE CROSS/SAGICOR TO MEDECUS HEALTH INSURANCE?

Having reviewed the proposed increase in premiums for renewal and the static benefits available, other more affordable options were sought for the COK Sodality membership. The MedeCus Health Insurance provides more coverage for most of the different benefit categories at a lower monthly premium.

Over 40 of the 47 Credit Unions in Jamaica offer MedeCus Health.

3. WHEN DOES THE CHANGE BECOME EFFECTIVE?

The change becomes effective on Wednesday, September 1, 2010.

4. IS THE CONVERSION AUTOMATIC?

Yes. All existing enrollees under the Sagicor Health Insurance will be converted to the MedeCus Health Gold Series for Credit Unions.

5. DO I NEED TO COMPLETE ANY ADDITIONAL FORMS FOR THE CONVERSION?

No. All existing information has been transferred to MedeCus Health for enrollment.

6. WHEN WILL I BE ABLE TO PICK UP MY MEDECUS HEALTH CARD?

The cards should be ready for pick up on August 31, 2010. An advisory will be sent to you via text message. If you wish to pick up your card please contact the Financial Services Department at 764-1541 to make the request.

7. WILL I BE ABLE TO USE MY CARD RIGHT AWAY?

Coverage will become effective immediately.

8. WILL MY PREMIUM AND COVERAGE CHANGE?

Yes, lower premiums will apply for similar coverage for most existing plan options. The coverage will vary for different benefit categories. Kindly review the benefit sheet attached. Having reviewed the benefit sheet and the monthly premium that applies, if you wish to change your plan option, kindly contact your nearest branch to complete the relevant documents.

9. WHEN DO I PAY MY MONTHLY PREMIUM?

Monthly premiums should be paid **on or before the 1st day of the month** being covered. To avoid disruption in coverage due to the late payment of premiums, members are encouraged to maintain two (2) months' applicable premium in their standing order accounts at all times.

10. WHERE SHOULD I MAKE MY CLAIMS AND HOW WILL THEY BE PAID?

Claims should be made through any branch of COK Sodality. Claim reimbursement cheques will be sent directly to COK and deposited in the members' Golden Egg accounts.