

# THE JAMAICAN ATHLETES INSURANCE PLAN

## *FREQUENTLY ASKED QUESTIONS*

### **What is the Jamaican Athletes Insurance Plan?**

The JAIP is the GOJ's Group Health, Group Life and Personal Accident Plan for all eligible National Athletes. It provides basic Group Health insurance along with Group Life and Personal Accident Insurance coverage.

### **Why is the GOJ providing insurance for athletes?**

The National Sport Policy (2013) commits the Jamaican Government to pursue the establishment and maintenance of a sustainable health and life insurance, pension and retirement plan for all eligible national athletes.

### **Who is considered a National Athlete?**

A National Athlete is an athlete identified by the local governing body for that respective athlete's sporting discipline as an athlete who has met all

the qualifying standards to be able to represent Jamaica either regionally or internationally. This athlete would therefore be a member of the National team for that sporting discipline until he/she is no longer able to meet the qualifying standards. In swimming, for example, a National athlete is one who the Association has determined is able to compete at the specified qualifying times for regional and international competition. In the case of team sports like netball, basketball or cricket, the National athlete is the athlete selected to be on the National squad from which a team may be selected. Even though the athlete may not play in a specific match/game, he/she would still qualify for coverage under the Plan because of his/her place on the squad.

### **How does an athlete qualify to be included in the Plan?**

In order to qualify to be part of the Plan, an athlete has to satisfy the following criteria:

- ✓ Membership in a National Association/Federation. The location of the athlete (locally or

overseas based) does not preclude him/her from participation in the Plan

- ✓ Member is in "Good Standing" with the National Association/Federation. A member will be deemed NOT to be in Good standing if either the member has been sanctioned by his National Association/Federation, or if he has had a positive test result from a B-sample.
- ✓ Enrolment in the national development programme for a specific sporting discipline.
- ✓ Willingness to undergo a pre-participation examination.
- ✓ Participation in at least two (2) Jamaica Anti-Doping Commission (JADCO) training sessions per year.
- ✓ Where a sporting discipline provides limited or no opportunity for international representation, the Associations may negotiate for the participation of their athletes based on the merit and/or professional status of the athlete

in the respective sporting discipline.

**How was the first cohort of athletes to be covered under the Plan selected?**

The OPM wrote to each National Association/Federation and asked them to provide the names and demographic information for all their national level athletes using the eligibility criteria. The President and General Secretary of each Association/Federation signed a declaration confirming that the information presented to the OPM was true and accurate.

**How is this Insurance Plan being funded?**

The GOJ, through support from the Sport Development Foundation (SDF), National Health Fund (NHF) and the Tourism Enhancement Fund (TEF), is funding this Plan. National Sport Associations and Federations have committed to contribute 5% of the cost of each athlete.

**Will an athlete continue to receive coverage if he/she has an injury and cannot compete?**

An athlete will continue to receive coverage under the Plan while recovering from injury as long as he/she remains on the National Squad. If the injury prevents the athlete from returning to competition and it is determined by the National Association/Federation that the athlete will be dropped from the squad, the athlete will continue to receive coverage until his/her place on the squad is replaced.

**How soon after it is determined that an athlete has not met the qualifying standards will he/she stop receiving coverage?**

An athlete will continue to receive coverage under the Plan until it has been determined by his/her National Association/Federation that he/she can no longer satisfy the qualifying standards to remain on the National squad.

**If an athlete thinks that the Plan does not provide adequate coverage, can**

**he/she ask for the Plan to be upgraded?**

The GOJ has committed to providing Health, Life and Personal Accident insurance coverage at the Bronze level. Athletes who require additional coverage may do so by accessing the Silver and Gold packages. This will require the athlete to pay the difference in premium for the upgraded package. The Health Plan selection must be done at the time of joining, and changes across plans will be facilitated only on renewal.

**How will claims be handled?**

Where the services of a Participating Provider are not utilized, claims should be routed through the Sport Unit at the Office of the Prime Minister to the Insurance Service Provider.

**Are there exclusions to the Group Health insurance?**

There is a six (6) month waiting period for pre-existing conditions which require preauthorization for benefits such as surgical treatments. For items that can be accessed at point of service with the

MedeCus electronic card, there would be no waiting period.

**Will athletes studying or living overseas be able to use their health card there?**

No. The Plan is a local one and while there is an option that athletes can access to claim on a reimbursable basis, it may be best for such athletes to access the services that the card provides while they are visiting in Jamaica.

**What is my Group Life Insurance & Personal Accident coverage?**

The Group Life coverage is \$2,250,000 per athlete and the Group Personal Accident is \$2,500,000 for any Accidental Death & Dismemberment or Permanent Total Disablement.

**Who is eligible for the Group Life & Personal Accident?**

All athletes between the ages of 6 to 70 years old that are members in a National Association or Federation

**How do I apply?**

An athlete may apply by contacting the program administrator at the Association/Federation and completing the necessary forms.

**What should I consider in naming life insurance beneficiaries?**

You may select any person (s), trustee or other legal entity as your beneficiary. If, at the time of your death, there are no surviving beneficiaries, benefits will be paid to the executor or administrator of your estate. Beneficiaries can be changed at any time by contacting the program administrator for the appropriate form

**Can I increase or decrease the coverage amount on my life insurance?**

Upon renewal the terms can be reviewed

**When will my coverage for Life insurance become effective?**

You will become insured on the first of the month on or following the date approved by your association.

**When does coverage end?**

Your member coverage will cease on the premium due date on or following the earliest of the following dates:

- You reach age 75 years
- The group plan is terminated by the policyholder.

**Does this life insurance have any exclusion?**

Benefits will be paid for death from any cause, at anytime, anywhere in the world except suicide within the first 24 months of coverage.

**Who is the plan underwriter?**

Sagicor Life Jamaica

For more details, contact: Ministry of Culture, Gender, Entertainment and Sport 978-7654 ext. 5175