2020 October

LATEST MEMBERSHIP BENEFIT
HEALTH AND LIFE INSURANCE

The Board of Directors of the Association of Real Estate Agents (*AREA*) values the contribution that each member makes to preserve standards within the real estate industry.

We recognise that many of our members are self-employed. We want to protect your wellbeing by introducing this latest membership benefit, a Health and Life Insurance Plan exclusively designed for our members.

Our plan starts on January 1, 2021. There will be an Open Enrollment Period from November 1 - December 31, 2020 that offers the advantage of limited underwriting evidence.

The AREA Life and Health Insurance Plan offers:

- Comprehensive Health Insurance up to your 65th birthday
- Life Insurance up to your 65th birthday
- Accidental Death and Dismemberment up to your 65th birthday
- Critical Illness Coverage up to your 65th birthday

You can select the best option to suit your budget and wellness needs. Choose from the **AREA Essential** or the **AREA Advantage** that offer different Major Medical Limits.

Members can join the **AREA Legacy** to access comprehensive Health Insurance up to their ninety-nineth (99th) birthday during the open enrollment period only.

Thereafter, members enrolled on either the **AREA Essential** or the **AREA Advantage** can automatically transfer to the corresponding level of the ***AREA Legacy*** on their sixty-fifth (65th) birthday for continued health coverage up to their ninety-nineth (99th) birthday.

We are pleased to partner with Risk Management Services Limited (*RMS*), our Plan Manager, to provide this tailored Health and Life Insurance Plan to our members. Coverage is provided by Sagicor Life Inc.

Click here to download the Plan's brochures.

Contact Risk Management Services Limited at professionalcare@rms.co.tt to sign up today.