

GROUP HEALTH PLAN



Underwritten by
Sagicor Life Inc.
Brydens Insurance Inc.
Beacon Insurance Co. Ltd.

Managed by



January 12, 2018

VISION CARE BENEFITS	
Annual Maximum	\$500.00
Annual Deductible	\$50.00
Examination	75%
Single Vision Lenses (each).	75%
Bi-Focal Lenses (each)	75%
Tri-Focal Lenses (each)	75%
Contact Lenses - (each)	75%
Frames	75%
INTERNAL PLAN LIMITS	
Congenital Defects	\$150,000.00
Transplants -	
Member age 50 – 59	\$250,000.00
Member age 60 – 65	\$125,000.00
Member age 66 and over	\$125,000.00
AIDS or other related illnesses	\$50,000.00

LIFE BENEFIT (Paid upon Death)

Each Member \$5,000.00

All BARP Members are eligible for this benefit provided that they enrol by March 31, 2018. After that date, medical underwriting rules previously stated will apply.

PREMIUMS	MONTHLY COST	
MEDICAL, DENTAL & VISION		
Age Range	50 – 59	60 - 65
Member Only	\$126.25	\$152.40
Member & One Dep.	\$239.90	\$272.40
Member & Family	\$328.20	\$350.50
MEDICAL, DENTAL & VISION		
Age Range	66 – 80	81 and over
Member Only	\$169.85	\$186.85
Member & One Dep.	\$306.45	\$333.95
Member & Family	\$398.30	\$429.75
LIFE BENEFIT		
Each Member	\$40.00 per annum	

**The rates outlined above are based on certain minimum requirements for participation. Note well: The rates quoted and/or the associated benefits are subject to change should those minimum participation numbers not be met by March 15, 2018.*

POLICY EXCLUSIONS

The plan will not reimburse expenses incurred as a result of:-

- Intentionally self-inflicted injuries; bodily injury resulting directly or indirectly from war, insurrection, strikes, riots, civil commotion, service in the armed forces of any country or while in the act of committing a felony.
- Medical or surgical care which is cosmetic, unless such care is rendered as a result of injuries caused by accidental bodily injury.
- Tubal ligation or other means of birth control.
- Any operation performed to induce pregnancy or to determine the cause of infertility.
- The treatment of alcoholism or drug addiction.
- A disability for which the insured is not under the care of a registered Medical Practitioner.
- Periodic health examinations which are not medically necessary for the treatment of sickness or bodily injury unless part of the Preventative Care programme.
- Bodily injury or sickness arising out of or in the course of employment where the insured is entitled to benefits under any Workmen's compensation or law or similar legislation or where there is a right of recovery from a third party.



For further information contact the Employee Benefits
Division at CGM Gallagher Tel: 434 -2200 or
BARP at 538-2277

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This brochure is a simplified explanation of the benefits available under the group policy for the members of BARP, with the consortium of local Insurance companies, namely Sagicor Life Inc., Beacon and Brydens in association with CGM Gallagher Insurance Brokers Ltd. This brochure does not create nor does it confer any right and is not a binding contract.

Your Medical plan is specially designed to provide all members of BARP and their eligible immediate family with access to a wide range of medical insurance benefits that would otherwise be very costly for many members to purchase on an individual basis.

ELIGIBILITY REQUIREMENTS

As long as you are a financial member of BARP, you are eligible to join the Group Health Programme, provided that you are enrolled by **March 31, 2018**. If existing members do not enroll in the Plan by this date and are age 60 and over, they will no longer be eligible to participate. Coverage will continue as long as this programme is in effect and premiums are paid on time. Premiums are paid monthly in advance or within thirty (30) days of the due date. Persons joining after March 31, 2018, having attained the age of 50 must enroll within thirty (30) days of becoming a member of BARP. After 30 days medical evidence of insurability will be required at the member's expense.

MEDICAL UNDERWRITING

All existing financial members of BARP are eligible to join the Plan on the inception date of April 01, 2018, provided that an enrolment form is completed and submitted by March 31, 2018, and the applicable premium is paid monthly in advance. Subsequent members will also be eligible to enroll upon attaining the age of 50. For new members between the ages of 51 and 59 years, medical evidence of insurability satisfactory to the insurer, at the member's expense, will be required prior to approval of coverage.

MEDICAL IDENTIFICATION CARD

Each member covered under the Plan will receive a Medical Card which identifies the individual as a subscriber.

PRE-CERTIFICATION OF OFF-ISLAND CARE

All inpatient hospital and Extended Care Facility treatment that cannot be rendered in Barbados must be pre-approved by Sagicor before travel. Reimbursement for pre-approved admissions and emergency care will be based on the usual, reasonable and customary charges within the Caribbean and Colombia. Without this pre-certification, non-emergency care outside of Barbados will result in payments based on reasonable and customary limits in Barbados.

GENERAL SERVICE

Sagicor's sophisticated computer system provides the flexibility to maintain subscribers' files and process claims promptly.

CGM Gallagher Insurance Brokers' trained staff will provide answers to any questions about the Plan. They will also be available to assist in the completion of forms and documents for enrolment.

PRE-EXISTING CONDITIONS

Pre-existing conditions apply to conditions for which medical advice, diagnosis, care or treatment was either received, recommended or sought within the three (3) month period immediately preceding the date the member's insurance becomes effective.

Subsequent to April 01, 2018, applicants under the age of 60 requiring evidence of insurability could have that condition excluded or their application declined altogether.

TERMINATION OF COVERAGE

If a member does not pay his/her premium by the due date their coverage will terminate. The following will apply:

- Members may reapply for coverage and such application will be treated as a new application and will be subject to evidence of insurability.
- Reinstatement of coverage will be subject to such terms, conditions, provisions, limitations and exclusion as may be imposed by the Insurers.
- Coverage may be reinstated or declined based on claims history.
- Coverage will be terminated if your BARP Membership lapses.

BENEFITS

MAJOR MEDICAL MAXIMUM	
Member age 50 – 59	\$500,000.00
Member age 60 – 65	\$500,000.00
Member age 66 and over	\$200,000.00
Annual Maximum	
Member age 50 – 59	\$175,000.00
Member age 60 – 65	\$125,000.00
Member age 66 and over	\$100,000.00
Benefit Period	Lifetime
Calendar Year Deductible	\$500.00/2 Fam
*Co-Insurance on 1st \$50,000.00	80%
Thereafter to Benefit Max	100%
Daily Room & Board	
Local - Caribbean	80% of \$400.00
Overseas - Colombia	80% of \$2,000.00
Intensive Care (Caribbean/Colombia)	2.5* ASPRR
Hospital Services	80%
Surgery	80%
Doctor's Visits (Home Office).	80% to \$60.00
Doctor's Visits (Hospital)	80% to \$80.00
Specialist Visits (5 visits)	80% to \$80.00
Emergency Doctors' Visits	\$250.00
Prescribed Drugs (1,200.00 / year)	80%
Diagnostic Services (2,500.00 / yr.	80%
Physiotherapy (10 Visits)	80% to \$70.00
Airfare (2 trips Per Annum)	Economy Fare
Pre-Existing/1st Year Coverage	\$750.00 Max
<i>*All other eligible reasonable and customary charges are reimbursed at 80% after the deductible.</i>	
PREVENTATIVE CARE BENEFITS	
(NOT Subject to Deductible or Co-insurance)	
Maximum per Calendar Year	\$300.00
Ann. Physical Exam - Members Only Annual GYN and Pap Smear Test Annual Mammogram Member & spouse Annual Prostate check Member & spouse	Included in Calendar Maximum
DENTAL CARE BENEFITS	
Calendar Year Maximum	\$650.00
Calendar Year Deductible	\$ 50.00
Preventative Care	75%
Basic & Major Restorative	75%