

1. What is a Deductible?

Your deductible is the initial amount you must pay each year for covered health services before the Insurer will start to pay. You must be mindful of the limits within the plan.

The amount taken from your eligible medical expenses for which no benefits are paid to you in any calendar year.

Your medical deductible is \$750.00

Your vision deductible is \$50.00

Your Dental deductible is \$50.00

2. What is Co-insurance?

Co-insurance means the sharing of insurance liability between the insurance company (80%) the member., the insurance company will pay 80% of the reasonable amount and you are responsible for 20% e.g. you have a claims for \$100, the insurance company pay 80% (\$80.00) and your portion is 20% (\$20.00)

3. When are premium payments due?

Premiums are due 30 days in advance. Here are a few examples:

- June's premium is due by May 1
- July's premium is due by June 1
- August's premium is due by August 1 – etc

You MUST PAY THE EXACT premium amount or EXACT MULTIPLES of the premium.

Please try to pay premiums on time so that your health insurance plan will not be terminated.

4. Where can I pay my Health Insurance premiums?

- At any SurePay location island wide
- Via a SurePay online account
- Drop box at the BARP/Lynch desk at the BARP office, NO CASH, only cheques
- Debit cards, cash and cheques – Lynch Insurance Brokers
- Via standing order at your bank.
- Through a third-party payment via online banking
- Via the Post Office
- Government Deposit

5. Can I pay more than one premium at a time?

Yes, you can pay forward – up to April next year, which is the end of the policy year, but you must pay exact multiples of your premium.

6. What happens if I do not pay my premiums?

Your coverage will be terminated, and Medical evidence will be required if you want to rejoin.

7. When does the new premium take effect when I cross age bands?

When you change age bands – example, from 59 to 60 years of age or from 65 to 66 years of age, the increased premium for the new age band takes effect from the 1st of the month after your birthday.

8. What is meant by pre-existing conditions?

A condition for which you have been attending a doctor for Medical treatment up to 90 days prior to the effective date of coverage.

9. Are there pre-existing condition limitations?

Yes, the maximum payable in the first 12 months for a pre-existing condition is \$750.00 and this includes doctors' visits and prescription drugs, after the 12 months, the condition is paid as any other benefit.

10. Can my spouse who is under 50 and not a BARP member be covered under the BARP Plan?

No. This is a BARP GROUP PLAN – Spouse must be 50 or over and a member of BARP.

11. Is there a Preventative Care benefit available in the Health Plan?

Yes, there is for the Annual Medical

12. Can you attend the physician without the Medical ID Card?

Yes, you can and submit a paper claims after.

The claim form that you will submit is the SAGICOR medical claim form. These are available at the majority of doctors and other medical services providers.

Fill out the form. Let the physician or medical service provider complete the relevant sections.

Place your name and BARP MID number at the top of the form. Make sure the word BARP is in front of your MID number to identify you as a BARP member who is in the Health Plan.

13. Where do I get claim forms?

These forms can be obtained from your medical service providers; Lynch Brokers desk at the BARP office or you can print from the Sagicor's website.

14. Where do I submit claim forms?

The completed claim forms can be submitted directly to any 1) SAGICOR office, preferably the one in Collymore Rock since that is where the Health Insurance department is located. 2) Drop boxes are also located at Lynch Insurance Brokers, Skymall Haggatt Hall, BARP/Lynch Desk, Sentry Brokers Belleville or Tradewinds Insurance Brokers Mount Steadfast, St. James.

15. How can I reduce my claims?

- a. Use medical service providers who give BARP discounts. Remember to ask for discounts!
- b. Make use of service providers like the Cancer Society, Heart and Stroke Foundation, the Diabetes Foundation and other similar associations. They offer excellent services and are Not-for-Profit organizations with very affordable cost for service.

16. How long does it take for my claims to be paid?

There is a 10-day turnaround for claims. Claims are paid within 10 days of submission to Lynch Brokers.

17. How long do I have before I can submit a claim?

90 days or 3 months.

18. Can my original receipts be returned to me?

Yes, once copies are sent with the original receipts they will be returned.

19. Who can I add to my Health Plan?

Husband, wife, or spouse (Must be a BARP Member).

Child under the age of 19, if over 19 must be attending Barbados Community College (BCC), Samuel Jackman Prescod Polytechnic (SJPP) or College or University full-time (letter must be submitted annually to keep coverage active) Student coverage terminates at age 25.

20. Must I have Life coverage?

Yes, it is mandatory.

21. What is the death benefit amount?

BDS\$5,000.00 paid to the named beneficiary or beneficiaries.

22. Can I have more than one beneficiary?

Yes, you can.

23. My medication was prescribed by the Doctor, why was it declined as Over-the-Counter?

The Plan will reimburse only for Medication that can be bought with a prescription. Although it was prescribed by the Doctor, once it can be bought over the counter it will not be considered.

24. Can my Group Life Benefit be used as Colateral?

No.

25. Can I cover my mother or grandchild?

No, dependent coverage is extended to your spouse who must also be a BARP Member and dependent children only.