



## **BARP GROUP HEALTH PLAN - FAQs**

### **When does coverage start?**

Coverage starts on the 1<sup>st</sup> of April, 2018.

### **What is Open Enrolment?**

Open Enrolment is enrolment without medicals

### **When do I sign up?**

You can sign up at any time during the Open Enrolment period from the 1<sup>st</sup> of January 2018 to 30<sup>th</sup> March 2018.

### **Where do I sign up?**

You can sign up at the BARP office in Hastings and at CGM Gallagher's office in Haggatt Hall.

### **Do I have to provide Evidence of Insurability?**

No, only if you sign up after the 1<sup>st</sup> of April 2018.

### **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.

### **Is there an annual deductible?**

There is an annual Medical deductible of \$500.00 per member with a maximum of two per family. The Deductible for the Dental Benefit and the Vision Benefit is \$50.00 each.

### **What is Co-payment?**

A **co-payment** is a fixed 20% amount you pay toward each medical service since the plan will pay 80% of eligible charges.



### **What is Co-insurance?**

**Coinsurance** is a fixed 80%, rather than a flat amount, that the insurer pays toward medical service.

### **When are premium payments due?**

Premiums are payable monthly and in advance. Payment must be made to the BARP office.

### **What happens if I don't make my monthly premium payment?**

Your coverage will be terminated. If you wish to re-join you will have to provide medical evidence of Insurability.

### **At what age can I join the Health plan?**

You can join from age 50, however from April 1<sup>st</sup> 2018, you are not eligible if you are 60 years or over.

### **If I don't enroll in the plan by the open enrollment deadline, what are my options?**

If you are over age 60 you will not be able to join the plan. If you are under 60, you will have to provide medical evidence and you could be declined. However, if you are between 50-51 and joining BARP for the first time you must enroll within 31 days of joining BARP in order to be accepted without medicals. After 31 days, medical evidence will be required at your expense and coverage is not guaranteed.

### **If I enroll in the BARP Health plan, will coverage take effect immediately?**

Coverage commences on April 01, 2018.

### **What is meant by pre-existing conditions?**

Medical treatment received up to 90 days prior to the effective date of coverage.



**Are there pre-existing condition limitations?**

Yes, the maximum payable in the first 12 months for a pre-existing condition is \$750.00, thereafter it is payable as any other benefit.

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

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

**Is there a Preventative Care benefit available in the health plan?**

Yes, there is.

**Will I have a medical card?**

Yes each member will receive a Medical card which identifies the individual as a subscriber.