

BARP GROUP HEALTH PLAN - FAQs

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 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.

Where can I pay my Health Insurance premiums?

- At any SurePay location islandwide
- Via a SurePay online account
- At the BARP office via cheque, debit card or cash
- Via a cheque drop-box located at the Information Desk of the BARP office
- Via standing order at your bank. Standing order forms are available from our website, Facebook page or the BARP office
- Through a third party payment via online banking



Why do I have to pay insurance premiums 30 days in advance?

This is necessary to ensure that payments reach SAGICOR on time. It is a GROUP plan. Payments to SAGICOR have to be made for the whole GROUP at the same time. As you are aware BARP members do not all work at BARP so we have to allow time for the individual payments to be received and reconciled as to who has paid and who has not in order to ensure that the payments are sent off by the first week of the month prior to the month of coverage. No one in the Group will be covered if SAGICOR does not receive payments on time. Unfortunately BARP can only pass on the payments that it has received. We cannot pay for those persons who have not paid in time. It is very important you pay for premiums 30 days in advance.

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.

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.

What are the eligibility requirements after the Open Enrolment period?

Persons joining BARP on the attainment of age 50 are eligible to join the plan immediately. Members between the ages of 51 and 59 years will require medical evidence of insurability satisfactory to the insurer, at the member's expense, prior to approval of coverage. BARP members age 60 and over will NOT be eligible to join the Health plan.

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

If you cross 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.



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.

When will members be issued with a Medical ID?

There has been some delay in the printing of the cards. We are hopeful that they will be issued within the next 2 to 3 weeks.

Can you attend the physician without the Medical ID Card?

Yes, you can.

The claim form that you will submit is the regular Sagicor medical claim form. These are available at the majority of doctors and other medical service 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.

We have submitted a list of names and premiums paid to Sagicor so there will be no doubt that you are in the plan.

Where do I get claim forms?

Use the Standard Sagicor claim forms from your medical service providers?

Where do I submit claim forms?

Take your completed forms directly to any Sagicor office, preferably the one in Belleville since that is where the Health Insurance department is located. Do not submit claims to CGM or BARP, reimbursement of your claims will take longer if you do.

How can I reduce my claims?

- a. Use medical service providers who give BARP discounts. Remember to ask for discounts!!
- b. Make use of the Polyclinics where ever possible. They offer excellent medical services. If you think the wait is long at the Polyclinics, walk with a sandwich, an apple and a book or newspaper. Make friends with the other persons who are waiting – we are all Bajans and BARP members.



c. 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