



BARP GROUP HEALTH PLAN - FAQs

When does coverage start?

Coverage starts on the 1st 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 1st of January 2018 to 30th March 2018.

Where do I sign up?

You can sign up at the BARP office.

Do I have to provide Evidence of Insurability?

No, only if you sign up after the 1st 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 only.

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 medical plan?

You can join at age 50, however from April 1st 2018, you are not eligible over age 60

If I don't enroll in a 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 age 50-51 and joining BARP for the first time you must enroll within 31 days of joining BARP without medicals. After 31 days, medical evidence will be required at your expense and coverage is not guaranteed.

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

Coverage commences on April 01, 2018

Where can I find the provider listings for the BARP health plan?

Please see Sagikor <https://my.sagikor.com/groupweb>

What is meant by pre-existing condition?

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 \$1,000.00, 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/ Swipe card?

Yes each member and dependent will have a swipe card.