

# overview

The NI Gold Health Plan is an innovative health care programme for pensioners under the National Insurance Scheme (NIS) that came into effect December 2003.

The Anniversary of the Scheme is April 1st of each year.

The benefits include:

- Doctor's Visits
- Prescription Drugs
- Diagnostic Services
- Dental/Optical Services
- Surgeon's Fee
- Hospital Room & Board

## HOW TO ENROLL?

Only individual coverage is extended under this health scheme. There is no application process involved as your eligibility is dependent on your receipt of pension from the offices of the National Insurance Scheme (NIS).

In other words, upon your approval for old age pension from NIS. Your information will be forwarded to Sagicor for processing by NIS. Once the cards are generated, they will be returned to NIS for dispatch to you.

Please note any changes to your individual policy must be made at the offices of NIS and not Sagicor.

## benefits

# benefits

## HOW TO ACCESS BENEFITS?

Your swipe card is accessible upon receipt. The anniversary year runs from April 1st to March 31st of the following year. Cards are automatically renewed each year unless a request for termination is made by the National Insurance Scheme.

The Sagicor card gives you access to health services from over 1,200 Sagicor doctors, specialists, dentists,

pharmacies, laboratories, opticians and hospitals. Your card must be presented to a Sagicor provider when you receive any of the covered health services. You will be asked to make a co-payment.

## FAQs