

CariCARE® Card Use and Security Tips

11-Jun-14

USE:

Insured

- To access the online system you **must** be in possession of your card;
- Photo identification **must** be presented to the service provider when using your card;
- Medical benefits must **only** be accessed by the **cardholder**;
- Your card must **only** be swiped **once per claim**;
- You **must** ensure that you receive an Explanation of Benefits from the service provider upon use of the card;
- You **must** review and sign the Explanation of Benefits;
- Sagicor will mail you a copy of Explanation of Benefits for your records;
- On receipt of the Explanation of Benefits from Sagicor, you **must** review and immediately notify us of any discrepancies;
- Replacement cards may be obtained for a fee of BDS\$20.00.

Dependents

- Dependent(s) accessing the online system **must** possess their own CariCARE® card(s);
- A Parent or Guardian **must** sign the Explanation of Benefits on behalf of dependent children;
- Replacement cards may be obtained for a fee of BDS\$20.00.

SECURITY:

- Your medical card features a magnetic strip at the back. Please keep safe from magnets and cell phones as they may adversely affect the functionality of your card;
- Keep your card in a safe place at all times;
- Do not allow persons to make a copy of your medical card;
- Do not leave your card at any service provider's office;
- Never allow friends or family to use your card;
- Should your card be lost or stolen, contact your plan administrator and Sagicor Life Inc immediately.

FRAUD:

- This card is the property of Sagicor Life Inc and must be surrendered on request. The holder, by retaining and using the card, agrees to the conditions in Sagicor's health plans. If this card is lost, found or stolen, please notify Sagicor Life Inc immediately. Lending or other misuse or abuse of this card constitutes FRAUD and may result in the termination of health benefits for the cardholder and/or termination of provider status.
- Failure to contact Europ Assistance may result in reduction of benefits for claims outside of the Caribbean.