

overview

CariCare™ Card - New Card, Awesome Benefits

Sagicor's CariCARE™ Card has a bold new look with all the benefits that only Sagicor customers can enjoy.

Forget about filling out claim forms, paying upfront costs and waiting to be reimbursed at participating CariCARE™ swipe facility providers. With Sagicor's CariCARE™ Card, you can swipe your card to receive instant coverage, while only paying your part! It's easier, cheaper, and you reap the immediate benefits of your health insurance plan.

Sagicor's CariCARE™ plan with its combined benefits delivers service and value you can trust. CariCARE™ users benefit from more than doctor, dental and eye care visits. You also have the following benefits:

- Hospital Room and Board
- Emergency ambulance/air transportation
- Transplant procedures

And much more.

That's not all!

Our new card allows instant access to our website sagicor.com, by simply scanning the QR code. Call us at 1 (800) 744-7707 or email us at eservice@sagicor.com to find out more or fill out the form above so we can chat!

But wait ... there's even more? Yes!

Did you know in Barbados, CariCARE™ users can receive discounts at selected participating restaurants, gyms, doctors and pharmacies and other businesses through Healthier Nation Initiative? For further information visit hnibarbados.com.

Please note - the CariCARE™ card is only available via our Group and Individual Health plans.

CariCARE™ Plans

Health coverage options designed with you in mind:

- Platinum – lifetime maximum coverage of \$1,000,000.
- Gold – lifetime maximum coverage of \$500,000.
- Premium – lifetime maximum coverage of \$250,000.

BENEFITS

CariCare™ Protector

Get the treatment you need, when you need it. Proper health insurance ensures you and your loved ones have access to the best care available. CariCARE™ Protector covers your costs in case of a serious medical illness, dental procedure and vision care.

What's the advantage for me?

A serious illness is trouble enough without worrying about financial hardship. The Sagicor CariCARE™ Protector Plan will alleviate the concerns of you and your loved ones, allowing you to concentrate on getting better. Sagicor also has no deductible health coverage, which allows you to instantly start receiving the benefits of your plan.

Is this the plan for me?

CariCARE™ Protector is available if you are between 18 - 64 and provides coverage to your spouse and children until you reach 99 years of age.

What coverage is available?

CariCARE™ Protector covers more, for less. It benefits your family with a range of coverage* that includes:

- Extensive Major Medical coverage
- Doctors' visits
- Transplant procedures
- Psychiatric Care
- Hospital Room and Board
- Preventative Care
- Maternity Coverage
- Hearing Aids Benefit
- Emergency ambulance/air transportation
- Emergency travel assistance
- Repatriation of mortal remains
- Survivor Spouse

*dental and vision options are also available as Riders to health coverage.

For more information, give us a call at 1 (800) 744-7707 or email us at eservice@sagikor.com

FAQs

What is the start date to begin using the new CariCARE™ card?

New cards should be used immediately upon receipt.

What should I do with the old card?

Unless otherwise directed by your Group Plan Administrator or Advisor, you should destroy the old card immediately upon receipt of your new card.

Do I need to have my new card ‘activated’?

No. The card comes fully activated and ready for use.

I have not received my new CariCARE™ card yet. Should I continue to use my old card?

Yes. You can continue to use your green and white card until the new card is received.

Where are the new cards available?

If you are on a Group Health plan, the new card should have been issued to your employer. Please contact your plan administrator.

If you are on an Individual Health plan, the new card should have been issued to your Advisor. They will provide the new card to all active and paid-up members. Please contact your Advisor.

How long can I continue to use the old CariCARE™ card?

All members should receive their new cards by **March 31st, 2023**. After this date only the new cards are to be used.

Will my new card have the same reimbursement benefits as my old card?

Yes. Your benefits remain the same. The reimbursement benefit on the old card will be the most up-to-date balance available on the new card.

Can I use this card to access discounts?

Discounts can be accessed from participating merchants in the Healthy Nation Initiative (HNI) network in Barbados.

Who are the Healthy Nation Initiative (HNI) merchants?

You can access the full list of HNI merchants by visiting their website at hnibarbados.com. You can enjoy discounts by presenting your CariCARE™ card at these merchants.

What is the QR code about?

The new cards now feature a QR code which directs you to our Group Life & Health web page when scanned by your mobile device. From there you have access to more information on our Group Life and Health plans including claims and benefits information.

I am a company interested in accessing the benefits of the CariCARE™ card for my employees. How do I sign up?

Contact our Client Relations team in your respective location who will provide the best Plan options based on your preferred requirements. You can email them at clientrelationsbb@sagicor.com.

I am a service Provider. How do I sign up to be included as part of your Provider network?

Please connect with us via our [Support page](#)

I am an individual interested in accessing the benefits of the CariCARE™ card. How do I sign up?

If you are an individual, then you may speak to one of our Advisors, complete the online form above or connect with us via our [Support page](#)

Where can I send my questions/comments?

You may also connect with us via our [Support page](#)

I am a BARP client do I need to get a new card?

All BARP clients will continue to use their existing cards.

related products

Global Care Series

When it comes to receiving the best health care, there's no distance too far. The Sagicor Global Care Series provides flexible health insurance policies that allow you to receive medical treatment in the country of your choice. Sagicor Global Care provides international medical access to a network of over 423,000 physicians and specialists in over 200 countries.

terms and conditions

CariCARE™ Protector is issued by Sagicor Life Inc, a member of the Sagicor Group of Companies. The product options offered are health insurance and do not provide life insurance coverage or accumulates cash values or savings. Instant claim settlement will be subject to which deductible option is chosen.