

# overview

The Sagicor health insurance system is based on a prepayment programme. We establish relationships with providers, i.e., doctors, dentists, optical providers, pharmacies, medical laboratories and hospitals, to provide health care services to subscribers of Sagicor health plans.

Sagicor Life began the issuing of Electronic FastCards to its subscribers in August 2000. This made it possible for participating providers to check their balances on certain benefits as well as to determine if the subscribers are eligible for the services.

## HOW THE FAST CARD WORKS

When you visit a Sagicor participating provider for health care service:

- Present the card to the health care provider.
- The provider will swipe the card to access your health coverage and benefits. If you have enough money on your card, the transaction will be approved. A receipt will be printed as confirmation. You must sign that slip. If the transaction is denied, this means you may have exceeded your maximum on that benefit. You will be required to pay the provider the full amount for service.

If you visit a non-participating provider, you will have to pay the provider in full for service. Ask the provider to complete and sign a claim form for you and be sure to obtain a receipt for the amount that you have paid. This can then be submitted to Sagicor for reimbursement of the eligible amount paid.

## features and benefits

# features and benefits

## FEATURES OF THE FASTCARD

The electronic health card states your name, your policy and member numbers, your group name and number, the effective date of your health plan as well as the expiration date of the card

## BENEFITS OF USING THE FASTCARD

This electronic card improves the efficiency of the service provided to you when you use your Sagicor health insurance.

- It reduces the waiting time at the health care provider's office.
- No manual update of the health card is required. (For certain procedures, the subscriber may be required to complete a paper claim.)
- You will be able to obtain service from providers as soon as you are added to our database.

# fast card information

## **REPLACING YOUR FASTCARD**

If you need to replace a lost, stolen or damaged card, contact the Sagicor Customer Service Centre.

## **HOW TO CARE FOR YOUR FASTCARD**

Help to avoid damage to the magnetic strip on your card:

- Keep your card away from cell phones.
- Avoid resting it near magnetic objects.

## **HOW TO PREVENT FRAUD**

- Do not lend your card to anyone.
- Ensure that your health provider returns your card