

**Dear Cardholder,**

Congratulations and welcome! In recognition and appreciation of your patronage as a valued and loyal customer, you have been gifted a "PIRC" (Personal Injury Response Card) You now have access to medical specialists in the event you suffer an injury as a result of an accident. Kindly read the following details on how to gain access to your benefits, through the use of your enclosed card.

**What is a PIRC?**

"PIRC" is a Personal Injury Response program and a companion to your road rescue service. It was designed to provide you with essential care and medical services in the event you suffer injuries. Such injuries as could occur in a motor vehicle accident or a fall within your home. Your package contains all of the important medically necessary services, bundled together, to get you up and going again.

**What benefits are included in PIRC?**

Your "PIRC" program not only delivers great savings and value, but takes care of your immediate medical concerns. Benefits include access to ambulance services, medical and dental clinics, specialist consultations, diagnostic services, rehabilitation therapists, and medication (to name a few) to which you are entitled, enabling you to cope with your injury/injuries. Kindly refer to the enclosed list for full details.

**How do I gain access to benefits in the event of a personal accident?**

If you were to sustain an injury as a result of an accident, you will be required to present your "PIRC" and National Identification cards at the office or clinic of the Preferred Provider Network. Only after doing so will the required medical services be provided. Your package contains a list of our affiliated providers who will attend to your immediate medical needs.

**Who pays for my benefits?**

Benefits are paid through an arrangement between your Insurer and HealthCare Barbados for the amount/s allocated for each service on your "Schedule of Benefits". Should the service/s provided exceed the amount stated on the schedule, you the Cardholder will be responsible for the excess amount.

**Are there any restrictions or special instructions regarding the use of PIRC?**

Yes!...Benefits are not transferable and only you the Cardholder have access under the program. Yes!...Usage is limited to a maximum of three occasions per category of service within a year, except for MRIs diagnostic testing, where only one annual amount of \$250.00 is allocated towards the cost.

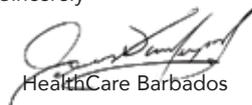
**\* IMPORTANT NOTICE!**

The PIRC program caters to non-life threatening injuries only. Should the Cardholder suffer a life threatening injury, they should immediately seek emergency assistance at the Queen Elizabeth Hospital or other medical institution(s) which offer the medically necessary services. Kindly note, your "PIRC" is for personal injuries ONLY and NOT for illness, sickness or pre-existing conditions. Use of this program signifies acceptance of all its terms and conditions.

We hope you never suffer an injury, but if you do your "PIRC" is there to assist you with a speedy recovery and return to work, school or play in the shortest possible time. Through our on-line portal you can keep tabs on your card usage. To download a copy of your benefits, simply log onto [www.healthcarebarbados.com](http://www.healthcarebarbados.com), enter your name and your card number (exactly as they appear on your card) in the areas provided to gain access to your account information.

Stay safe and protected at all times!

Sincerely



HealthCare Barbados



# SERVICES

Access to Emergency Ambulance

Access to Emergency Clinic

Access to X-Ray Diagnostic Services

Access to Prescription Medication Services

Access to Rehabilitation Consultation

Access to Home Nursing Care

Transportation for a Maximum of two (2) Consultations

Home Physician Visit/s in Certain Circumstances



Your passport to personal injury protection,  
...don't leave home without it.

Tel: 1 (246) 228-9752 or 1 (246) 228-0481

Email: [info@healthcarebarbados.com](mailto:info@healthcarebarbados.com)



**PIRC**

Personal Injury Response Card

Your passport to personal injury protection,  
...don't leave home without it.

**HCB**<sup>®</sup>

HEALTHCARE BARBADOS

MEDICAL MANAGEMENT SOLUTIONS *Life goes on*

**HealthCare Barbados**

Suite #3 Pine Lodge, #26 Pine Road, Belleville

P. O. Box 780 Bridgetown, St. Michael, Barbados

Tel: 1(246) 228-9752 / 1(246) 228-0481 | Fax 1(246) 271-0103

Email: [info@healthcarebarbados.com](mailto:info@healthcarebarbados.com)

# THE ONE CARD

Designed to bring you all the  
Personal Injury and Medical Protection Benefits

## YOU NEED!



Your Essential Personal Injury Response Card