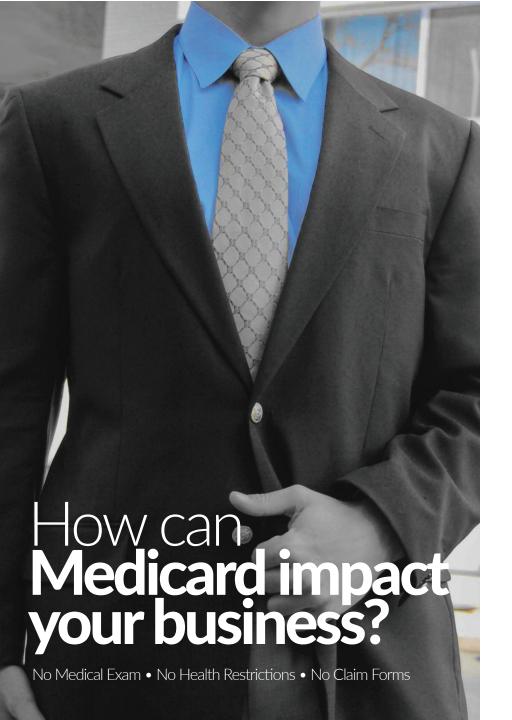






Medicard provides immediate access to discounts of up to **30%** at over **400** merchant locations throughout the country.

Members who shop with Medicard can see tangible improvement in the reach of their monthly budget and even generate some extra funds for those little luxuries we all enjoy from time to time.



Medicard membership is an ideal addition to any employee benefits package. It provides a simple and inexpensive privilege to your staff that can deliver savings ranging from hundreds to thousands of dollars annually.

Medicard also complements your Corporate Health Plan. We're all keen to minimise the expense of premiums and the only real and sustainable way to do that is through management of your annual claims value. You'll appreciate how Medicard can support that objective when you consider that discounts are available for expensive medical procedures including diagnostic testing, dentistry and even surgery. When added to the savings made on everyday visits to general practitioners, the optometrist and the local pharmacy the numbers add up quickly The ultimate benefit is that Medicard keeps the cost of your Corporate Health Plan at a minimum.

We recognise that it's not always possible to provide a comprehensive health plan for all employees and, where that's the case, Medicard is an excellent way to demonstrate your desire to help with Medical and many other everyday expenses. The savings your employees can enjoy far outstrip the expense of the card.

In addition to our partnership with one of the Caribbean's largest health insurers we already enjoy corporate relationships with many of Trinidad and Tobago's largest and most well-known companies. As many of these agreements have been repeatedly renewed for many years we are confident that you and your employees will quickly see the benefits of incorporating Medicard in your organisation.



Pricing for corporate packages is volume related. Your Medicard sales agent will provide full details. There are three membership types:



Single - Your employee only



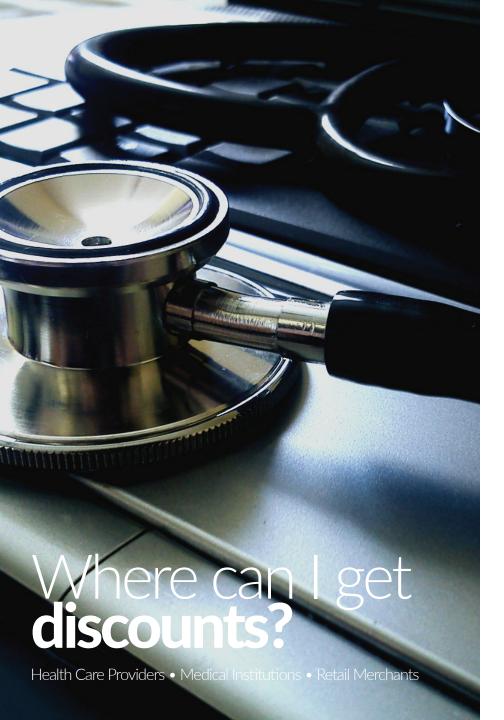
Plus One – Your employee and their spouse or a child (under 20)



Family – Your employee and up to 6 dependents (spouse and/or children) Where a spouse is covered a card a second card will be issued for them.

Using it is even easier. Present your card and you get a discount on your bill.

Just present it and get it



With a nationwide network of over 270 merchants, our members gain immediate access to discounts throughout the country.

40 Private Health Institutions, Clinics, Labs and Doctors

35 Pharmacies

20 Optometry Services

30 Dental Care Services

5 Pet and Veterinary Services

15 Automotive Parts and Service

15 Restaurants and Supermarkets

25 Hardware and Household Outlets

20 Fashion and Jewellery Outlets

Plus 70 other merchants!

For a full list of Medicard merchants, their location and discount details, please visit **www.medicard.tt/merchants**



A telephone survey in 2012 revealed that Medicard members were very happy:

- 1,000 paying customers selected at random.
- Automated telephone survey conducted.
- 535 people reached and 201 participated

The results:

98.5% would recommend Medicard to a friend

4.16 Average satisfaction rating

(Participants were asked to rate their satisfaction with Medicard on a scale of 1 to 5, where 5 was completely satisfied and 1 was dissatisfied)



Founded in 1996, Medicard is Trinidad and Tobago's leading pioneer in the provision of medical and retail discounts. Initially, we partnered with premier health institutions and practitioners to provide our members with unmatched value on a range of quality products and services.

As we grew, we enhanced Medicard benefits by negotiating partnerships with hundreds of businesses throughout the country – you can now enjoy Medicard discounts at restaurants, supermarkets, furniture & appliance stores, clothing retailers, automotive dealers and many more.



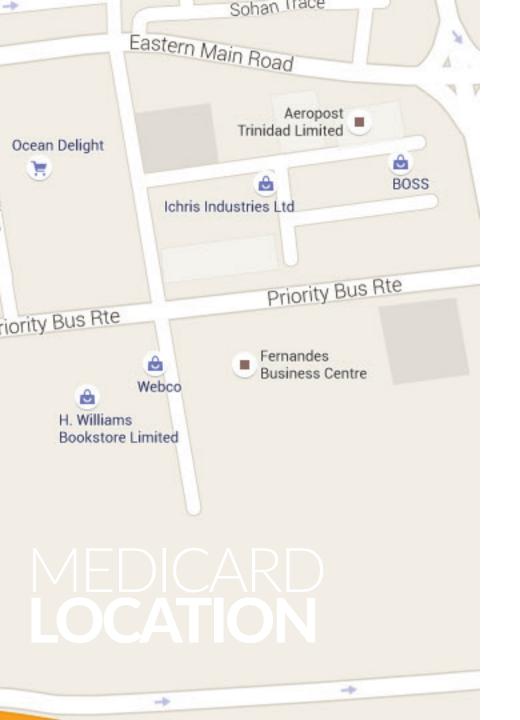
OUR VISION

Our vision is twofold - we intend to...

- 1. Make everyday living more affordable for Medicard members
- 2. Connect our Medicard merchants with a wide network of loyal customers.

OUR MISSION

To negotiate unsurpassed benefits for our members from the largest network of businesses and medical practitioners. In turn that network will derive significant financial reward from a preferential relationship with our members and through the utilisation of our market leading promotional capabilities.





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