Sample of Gold Card

Sample of decal to show which business accepts the Gold Card
Golden Citizens Handbook
ST. LUCIA HONOURING OUR GOLDEN CITIZENS
Assistance Programs:

Caritas Antilles Catholic Church
Chancery Office, Vigie, Castries
4522416
food, clothing and material for building homes

Community Service St. Lucia Mission of Seventh Day Adventist
Vide Boutielle, Castries
4518657
food, clothing and material for building homes

Missionaries Of Charity Catholic Church
Hospital Road, Castries
4532237
Shelter

St Lucia Benevolence Fund UK
P. O Box BJ 0026, Cul-de-sac, Castries
4519524
offers assistance to women 60 years and over, men 65 years and over

FEND- Friends of the Elderly, Needy and Destitute
P. O Box BJ 0026, Cul-de-sac, Castries
4519524
General assistance to the needy

St. Lucia Red Cross
Vigie, Castries
4525582
Emergencies and Disasters
Salvation Army
High Street, Castries
4523108
clothing, food

The Lions Club of St. Lucia
Castries Vieux-Fort
Castries Vieux-Fort
4524948 4547857
offers excursions visits to the elderly etc.

Mongouge Club 60 Adult Day Care
Mongouge, Choiseul
4599519
Senior citizens come in three days a week.
- Monitor blood pressure
- Monitor blood sugar
- Personal Hygiene
- Relaxation (dominos, cards etc.)
- Craft
- Daily meals
- Exercise Nail Care
- Activities (singing etc.)
FINANCIAL INSTITUTIONS

The following are facilities offered by financial institutions with special terms for seniors

<table>
<thead>
<tr>
<th>Financial Institution</th>
<th>Locations</th>
<th>Contact Details</th>
<th>Special Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of Saint Lucia</td>
<td>Castries, Gros Islet, Soufriere, Vieux Fort</td>
<td>Tel. 456-6000</td>
<td>Program: Honour 50 Account</td>
</tr>
<tr>
<td>First Caribbean International Bank</td>
<td>Castries - Tel: 456-1000, Rodney Bay - Tel: 452-9384, Soufriere - Tel: 459-7255, Vieux Fort - Tel 454-6261</td>
<td></td>
<td>Program: Senior Savings Account; Senior Chequing Account</td>
</tr>
<tr>
<td>Royal Bank of Canada</td>
<td>Castries - Tel: 452-2245, Soufriere - Tel 456-9200, Vieux Fort - 456-9200</td>
<td></td>
<td>Program: 60 Plus Account</td>
</tr>
</tbody>
</table>

GOLDEN CITIZENS PARTNERS BENEFITS

<table>
<thead>
<tr>
<th>Partner</th>
<th>Address</th>
<th>Contact Details</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Air Jamaica</td>
<td>27 Micoud Street, P O Box 1781, Castries</td>
<td>Tel: 1-800-523-5585</td>
<td>Financial Benefits: 10% Discount; Other Service include: - Wheelchair</td>
</tr>
</tbody>
</table>
Bagshaws of St Lucia Limited
La To c
P O Box 192
Castries
Tel: 452-2139
Financial Benefits: 15% Discount on printed Fabrics

Cable and Wireless
Bridge Street
Castries
Tel: 4539000
Financial Benefit: 10% Discount on new applications for services

Caribbean Optical Eye Clinic
P O Box 1638
42 St Louis Street
Castries
Tel: 452-3675
Financial Benefits: 10%, 15% and 20% Discounts; Other Financial Benefits includes:- Discount on Eye Surgery; Discount on Cataract Extraction; Discount on Ptygerium Extraction; Discount on Lazer Surgery. Priority Seating; Access to toilet facilities;

Cheriki & Sons
55 Micoud Street
Castries
Tel: 452-2862
Financial Benefits: 10% Discount

Consolidated Foods Limited
(JQ's Supermarket & Julian's Supermarket)
Address for Consolidated Foods
Choc Estate
P O Box GM580
Castries
Tel: 457-2000
Benefits: Special prices on specific products for Golden Citizens; Discount on pharmaceuticals for Golden Citizens; Cross reference Gold Card with our loyalty program; Open day once a year, at our locations; Employment opportunities (identity T-shirt); Special parking facilities; Motorized shopping carts where carts can be accommodated.

Courts (St Lucia) Limited
Chaussee Road
P O Box 939
Castries
Tel: 452-2577

Financial Benefits: 10% Discount off all normal cash prices for cash purchases; 10% Discount off all normal regular prices for all approved credit purchases.
Cardholder MUST be a customer and Delivery must be to his/her address

David Worrell D.D.S.
#55 Sans Soucis
P O Box 908
Castries
Tel: 452-4487

Financial Benefits: 10% Discount; Access to Toilet Facilities; Access to Wheelchair

Dr Adela Lalsingh’s Office
#56 Sans Soucis
P O Box 375
Castries
Tel: 452-4433

Financial Benefits: 10% Discount (consultation only); Access to Toilet Facilities; Wheelchair available for movement inside office
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone</th>
<th>Financial Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr. Azmina Long</td>
<td>Chaussee Road, P O Box 1446</td>
<td>452-6096</td>
<td>10% Discount; Priority Seating; Access to Toilet Facilities</td>
</tr>
<tr>
<td>Dr. Haywood L Hambrick, D.D.S.</td>
<td>Rodney Bay, P O Box RB2514</td>
<td>450-3225</td>
<td>Consultations: 40% Discount for Seniors; 15% Discount for Off Springs</td>
</tr>
<tr>
<td>Dr. Gilbertha St Rose</td>
<td>P O Box Vieux Fort 370</td>
<td>454-8737</td>
<td>20% Discount</td>
</tr>
<tr>
<td>Dr. Paul Archibald</td>
<td>#83 Brazil Street, Castries</td>
<td>453-6044</td>
<td>10% Discount</td>
</tr>
<tr>
<td>Easy Care - Dr Gerard Saltibus / Hus Pharmacy</td>
<td>P O Box 2262, Gros Islet</td>
<td>458-0707</td>
<td>20% Discount (Consultations on Doctor's visit only): Ground Floor Access; EasyCare Medical Card at special rate which allows: - unlimited Doctor's Visits - up to 30% discount on eye-care from Vision Express - 10% - 15% discount on Medication from HUS Pharmacy</td>
</tr>
<tr>
<td>Company Name</td>
<td>Address</td>
<td>Contact Information</td>
<td>Financial Benefits</td>
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<tr>
<td>Eden Herbs</td>
<td>Corner of New Dock Lane and Clarke Streets</td>
<td>Tel: 454-8737</td>
<td>20% Discounts</td>
</tr>
<tr>
<td>Emily's Beauty Salon</td>
<td>47 Brazil Street, Castries</td>
<td>Tel: 452-7338</td>
<td>5% and 10% Discounts; Access to Toilet Facilities</td>
</tr>
<tr>
<td>Family Eye Care</td>
<td>J Q Charles Mall, Reduit, Gros Islet</td>
<td>Tel: 458-0334</td>
<td>15% Discount (4 times per year i.e. once every 3 months only); Priority seating</td>
</tr>
<tr>
<td>Glace Motors Limited</td>
<td>Marisule, P O Box 1544, Castries</td>
<td>Tel: 452-0514</td>
<td>5% Discount on Hardware Goods (only); Access to Toilet facilities</td>
</tr>
<tr>
<td>Harris Paints (St Lucia) Limited</td>
<td>Bois D Orange, P O Box 1621, Castries</td>
<td>Tel: 450-0727</td>
<td>20% Discount; Priority Seating; Special Customer Service Line; Access to Toilet Facilities</td>
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<tr>
<td>Business Name</td>
<td>Address</td>
<td>City</td>
<td>Contact</td>
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<td>Hobie International</td>
<td>24 Micoud Street</td>
<td>Castries</td>
<td>Tel: 453-6811</td>
</tr>
<tr>
<td>Johnsons Hardware Limited</td>
<td>Micoud Street, P O Box 96</td>
<td>Castries</td>
<td>Tel: 452-2392</td>
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<tr>
<td>La Clinic Du Corps</td>
<td>High Street</td>
<td>Castries</td>
<td>Tel: 451-6559</td>
</tr>
<tr>
<td>La Pharmacy Du Peuple</td>
<td>17 High Street, P O Box 2376</td>
<td>Castries</td>
<td>Tel: 451-6810 / 451-6559</td>
</tr>
<tr>
<td>LIAT 1974 Limited</td>
<td>Brazil Street, P O Box 410</td>
<td>Castries</td>
<td>Tel: 452-3056</td>
</tr>
<tr>
<td>Business Name</td>
<td>Address</td>
<td>Contact Details</td>
<td>Financial Benefits</td>
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<tr>
<td>Mag's Unisex Hair &amp; Body Care Shoppe</td>
<td>P O Box 714</td>
<td>Tel: 452-4096</td>
<td>5% Discount; Free Manicure or Pedicure on Citizen's Birthday.</td>
</tr>
<tr>
<td>Marcellin's Pharmacy Limited</td>
<td>61 Micoud Street</td>
<td>Tel: 452-1473</td>
<td>5% Discount on some over the counter items; 10% Discount on Prescription only; 15% Discount on certain Chronic Prescriptions; Other Financial Benefits include: Blood Pressure Checks.</td>
</tr>
<tr>
<td>Medical Associates Limited (Tapion Hospital)</td>
<td>Tapion Reef</td>
<td>Tel: 459-2000</td>
<td>10% Discount (available only to over-the-counter purchases)</td>
</tr>
<tr>
<td>Medi-Care Pharmacy</td>
<td>24 Chisel Street</td>
<td>Tel: 452-4085</td>
<td>5% and 10% Discounts; Other Services include: Free Blood Pressure Testing from 8:30am till 10:30am. *Depending on the item - Only to Senior not the entire family R. J.</td>
</tr>
<tr>
<td>Company Name</td>
<td>Address</td>
<td>Contact Information</td>
<td>Financial Benefits</td>
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<tr>
<td>Clarke Limited</td>
<td># 6 Bridge Street</td>
<td>Tel: 452-2727</td>
<td>Financial Benefits: 10% Discount</td>
</tr>
<tr>
<td>Microlab Inc.</td>
<td>Chaussee Road</td>
<td>Tel: 453-2085</td>
<td>Financial Benefits: 10% Discount (Discount applies to all tests performed by MICROLAB INC and will not include those to be done by other labs).</td>
</tr>
<tr>
<td>Minvielle &amp; Chastanet Limited</td>
<td>9/11 Bridge Street</td>
<td>Tel: 458-8140</td>
<td>Financial Benefits: 10% every last Thursday of the month on all items except price controlled items; 10% every day on all prescription items Age 55 years and over; Priority seating</td>
</tr>
<tr>
<td>Peter &amp; Company Limited</td>
<td>- Wet &amp; Cold</td>
<td>Tel: 457-7000</td>
<td>Financial Benefits: 5% Discount (the Discount are for items purchased for personal use only and the Company reserves the right to decline the discount for quantities it considers to be in excess of that for personal use).</td>
</tr>
<tr>
<td>Company Name</td>
<td>Address</td>
<td>Contact Information</td>
<td>Financial Benefits</td>
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<tr>
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</tr>
<tr>
<td>People's Discount Drugs Limited</td>
<td>Laborie Street &amp; Chisel Street</td>
<td>Tel: 451-6070</td>
<td>5% Discount (on floor items only); 10% Discount (on prescriptions); Free Blood Pressure Tests</td>
</tr>
<tr>
<td>Physiotherapy Services</td>
<td>Sans Soucis</td>
<td>Tel: 452-3582</td>
<td>10% Discount</td>
</tr>
<tr>
<td>Rodney Bay Medical Centre</td>
<td>Rodney Bay</td>
<td>Tel: 452-8621</td>
<td>10% Discount; Priority Seating; Access to Toilet Facilities</td>
</tr>
<tr>
<td>St. Lucia Electricity Services Limited</td>
<td>Vern Gill Chambers</td>
<td>Tel: 452-2005</td>
<td>15% Discount; Access to Toilet facilities; Access to Priority seating</td>
</tr>
<tr>
<td>St. Lucia Eye Centre</td>
<td>33 Brazil Street</td>
<td>Tel: 452-4455</td>
<td>15% Discount (4 times per year i.e. once every 3 months only); Priority seating</td>
</tr>
</tbody>
</table>
The Junction
Brazil Street
P O Box 1444
Castries
Tel: 453-6170
Financial Benefits: 10% Discount;
Discount will be given on both regular and discounted (sale) priced items. Golden Citizens Discount may not be used in conjunction with any other Discount Card, Coupon or Program

Vision Express
Conway Centre
P O Box 1482
Castries
Tel: 452-2553
Benefit: Free eye examination one day every month

Voyagers
7 William Peter Boulevard
P O Box 897
Castries
Tel: 452-6320
Financial Benefit: 10% Discount
Section 2
Tips For Health Living
Key Facts about Older People in St. Lucia

In St. Lucia there are now over 15,000 older people (approximately 10% of the population). Within the next ten to twenty years this is expected to increase to 16.5% of the population.

- Developing countries, specifically the Caribbean, are ageing at a faster rate than developing countries in the past.
- Migration and breakdown in the family structure means older people are becoming more vulnerable as traditional support systems disappear.
- Older people face increased social exclusion and isolation due to changes in social, economic and cultural values.
- Limited public assistance makes poverty a reality for many older people.

Income and Livelihood
Many older people face real hardship in meeting their basic needs. According to the 2001 Census, 82.5% of older people stated they did not have an income (although this figure may not take account of remittances and other forms of transfer payments.) There is a need for both government and the individual to make better provision for old age.

Many older people do not retire at 55 or 60 but continue to work until their seventies and even eighties. Age discrimination at work means many older people are self-employed across a broad range of fields. Most common are farming, fishing, street vending, domestic and child-care. However, barriers to loans means the years of experiences and skills are not always fully utilised.

Health and Well Being
Health problems commonly associated with ageing are diabetes, hypertension, stress, heart disease, eye, hearing and
digestive problems. However, many of these chronic illnesses have their foundations in earlier lifestyle practices. Health care cost is the biggest expense for many older people. The high cost of medication, doctor’s visits, transport, laboratory tests, surgery and special diets means medical advice cannot always be adhered too.

Whilst most older people do get enough to eat, diets are often monotonous and missing meat, fresh vegetables and fruit. This makes managing illnesses such as diabetes and hypertension difficult.

Traditional medicines and treatments continue to be popular amongst older people and are sometimes used instead of modern treatments.

Factors identified as important to maintaining good health are:
- Staying active and exercising
- Regular social contact
- A balanced diet and regular meals
- A sense of self worth and well being
- Following medical advice

**Contribution to the family and community**
Older people contribute significantly to the family and community. While their own children go out to work or migrate, grandparents often taken up responsibilities for child-care, cooking, cleaning and other household chores. These are invaluable times spent with grandchildren and an opportunity to pass on cultural practices, values and oral tradition. Despite limited finances older people continue to support their children and grandchildren’s education in terms of lunch and transport money, making uniforms and contribution to schoolbooks etc.

In Africa grandparents are taking increasing responsibility to raise
 orphaned grandchildren. With the rise of HIV/AIDS in the Caribbean grandparents here may be faced with similar circumstances. With the additional cost of taking care of young children we must make sure financial and social support is made readily available.

Older people are active in our local communities and can be found praying and visiting the sick and housebound, participating in church and self-help activities, teaching craft and passing on skills. The Club 60s and Mothers and Fathers groups are excellent opportunities for intergenerational and intra communities activities.

Despite years of service and dedication to the family, community and society, older people are often neglected, abandoned and disrespected. As vulnerable members of society, older people are frequently subjected to name calling threats, theft from their garden and even abuse and exploitation from family members.

Rights of Older People
Like every other citizen in St. Lucia older people have rights. These rights are sometimes overlooked or ignored. The Madrid International Plan of Action on Ageing, The Caricom Charter of Civil Society, The Caricom Charter on Health on Ageing confirm these rights. Older people have a right to:
Participation, Dignity Independence, Care and Self-fulfilment. We have a responsibility to ensure these rights are enjoyed.

HelpAge International
Caribbean Regional Development Centre
Phone: 465 0471/2  Email: helpage@candw.lc
IMPORTANT NOTES FOR OUR PENSIONERS

1. The qualifying and surviving dependant (s) of an NIC pensioner is entitled to a survivor’s benefit, should the pensioner pass away.

Interpretation
"Dependant" means a member of an insured person’s family -
(a) who was wholly or mainly maintained by the insured person at the time of his or her death;
(b) who would as a result of the incapacity for work due to a relevant accident been dependent on the earnings of the insured person at the time of his or her death;
(c) who is a child or grandchild of an insured person and who is under sixteen years of age, or is not above eighteen years of age if in full time education and was living with or wholly or mainly maintained by the insured at the time of his or her death; and
(d) who is a parent or grandparent of an insured person who was wholly or mainly maintained by the insured person at the time of his or her death; but does not include a person who has not received any contribution towards the ordinary necessaries of life from an insured person during the insured person’s life;

2. The NIC would have issued to you on receipt of your pension, a Life Certificate. This should be completed and returned to the NIC office by the date indicated on your Pensioner’s Reminder Card.

It is important that you complete and return the Pensioner’s Reminder Card as failure to do so will result in your pension being discontinued. A copy of the Life Certificate Form NI/LC is shown on page 21.
LIFE CERTIFICATE

FULL NAME OF PENSIONER/BENEFICIARY

TYPE OF PENSION

NI NO.

SIGNATURE/Mark of PENSIONER/BENEFICIARY

DATE

1. OF

(PLEASE PRINT NAME)

(PLEASE STATE PROFESSION AND/OR OFFICIAL TITLE PRINT NAME)

HEREBY CERTIFY THAT

(PLEASE STATE PENSIONER’S/BENEFICIARY’S NAME)

WHOSE SIGNATURE IS AFFIXED ABOVE WAS ALIVE ON THE

DAY

OF

20

SIGNATURE

DATE

*To be certified by a Notary Royal, Lawyer, Justice of the Peace, Doctor, Permanent Civil Servant, Minister of Regional

Head Office: Black D. Waterford - Castries, Tel: 452 2400 - Fax 451 4447
YOUR HEALTH MATTERS TO US

VISITING THE DOCTOR

BEFORE YOU VISIT YOUR DOCTOR
Write down everything you want to tell or ask the doctor, including:
Your Symptoms (when they started, how long they last, how they feel and where they are)
Any changes in your routine, like in diet, exercise, sleeping Patterns, and so on
Your questions or concerns
Any disease you have or may have had
Any medication you are presently taking

DURING YOUR VISIT
Answer the doctor's questions honestly. Doctors depend on your information to help them diagnose your condition and prescribe treatment for you.
Ask about anything that is unclear. Do not let yourself be rushed while asking questions.
If the doctor prescribes medication, be sure you understand its benefits and risks, as well as how to take and store it.

AFTER THE VISIT
Take medication safely.
Check expiration dates of medication.

HEALTHFUL HINTS
Do not be afraid to have tests done. The earlier the problem is detected, the greater the chance of recovery.
Call as soon as possible to get your results
Remind your doctor or nurse of any allergic reactions you have had.
Get regular blood pressure readings.
Take regular eye exams.
Good eating habits at any age help us to look and feel our best.
Also eating well can extend our life span and affect our quality of life. Drink at least six cups of water per day.

**MEDICATION SAFETY TIPS**

Be sure you understand how, when and for how long your medication should be taken. Ask your doctor or nurse about possible side effects of the medication, what to do if you miss a dose, and how to store the medicine. Take the exact dose of medicine prescribed by your doctor. If your medical provider prescribes a new medication, be sure to mention any other drug you are taking, including over-the-counter drugs, since they may have negative effects if taken with other medications. Discard old medications; be sure you check expiration date. Always turn on the light and check the label before taking any medicine. Never take medication that is prescribed for someone else since medicines produce different effects in different people.

**COMMON DISEASES OF THE ELDERLY**

STROKE: general symptoms of stroke include numbness, weakness, or inability to move of the face, arm, or leg, especially on one side of the body; trouble seeing in one or both eyes, such as dimness, blurring, double vision, or loss of vision; confusion, trouble speaking or understanding; trouble walking, dizziness, loss of balance or coordination; severe headache with no known cause. A person having symptoms of stroke needs to seek emergency care. If medical treatment is sought as soon as stroke symptoms are noticed, treatment can be started and fewer brain cells may be permanently damaged.
HIGH BLOOD PRESSURE: when you have high blood pressure the force of blood against your artery walls is too strong. High blood pressure can damage your arteries heart, and kidneys, and cause stroke. High blood pressure is a "silent killer" because it does not cause symptoms unless it is severely high, and causes major organ damage if not treated. Factors that increase high blood pressure are: obesity, heavy alcohol use, high salt intake, and aging. Stress, low potassium intake, low calcium intake, and resistance to insulin may also cause blood pressure to rise.

DIABETES: because diabetes can cause serious complications, it is important to be on the lookout for signs that you may have the disease. Symptoms of diabetes are: increased thirst; increased hunger (especially after eating); dry mouth; frequent urination; unexplained weight loss (even though you are eating and feel hungry); fatigue (weak, tired feeling); blurred vision; numbness or tingling of the hands or feet; loss of consciousness. If you have these symptoms, contact your doctor right away so you can get tested for diabetes.

ALZHEIMER'S DISEASE: is a brain disorder in which nerve cells in the brain die, making it difficult for the brain's signals to be transmitted properly. A person with Alzheimer's disease has problems with memory, judgment, and thinking, which makes it hard for the person to work or take part in day-to-day life. Common symptoms of Alzheimer's disease are: having difficulty, remembering things or learning new information; misplacing things; finding usual tasks more difficult than usual. Trouble performing daily tasks; changes in personality or behaviour; poor or decreased judgment; inability to follow directions; problems with language and communication; loss of motivation or initiative; loss of normal sleeping patterns. It is important to visit a doctor if you or a loved one experiences any of these symptoms so you can receive the proper evaluation and diagnosis.
PARKINSON’S DISEASE: causes the nerve cells to die, and as a result, body movements are affected. Symptoms are: muscle rigidity; tremors; slowing down of movement; changes in walking pattern and posture; changes in speech and handwriting; loss of balance and increase of falls. Men are slightly more likely to develop this disease than women. The average age at which Parkinson’s disease is diagnosed is 60. Visit your doctor if you have any of these symptoms. Although there is no cure for Parkinson’s disease, by identifying individual symptoms and determining a proper course of treatment, most people with the disease can live enjoyable, fulfilling lives.

HEART DISEASE: each type of heart disease has different symptoms; the symptoms you experience depend on the type and severity of your heart condition. Learn to recognize your symptoms and the situations that cause them. Call your doctor if you begin to have new symptoms or if they become more frequent or severe. The most common symptom is angina. Angina can be described as a discomfort, heaviness, pressure, aching, burning, fullness, squeezing or painful feeling in your chest. It can be mistaken for indigestion or heartburn. Angina is usually felt in the chest, but may also be felt in the left shoulder, arms, neck, throat, jaw or back. It is very important to see your doctor so that you can receive a correct diagnosis and prompt treatment.

ARTHRITIS: is a general term that describes inflammation in joints. It is a breakdown of cartilage in joints and commonly occurs in the hips, knees, and spine. Also, it often affects the finger joints, the joint at the base of the thumb, and the joint at the base of the toe. Some symptoms are: Joint aching and soreness, especially with movement, pain after overuse or after long periods of inactivity, bony enlargements in the middle and end joints of the fingers.
YOUR HEALTH MATTERS TO US
MY MEDICAL HISTORY

<table>
<thead>
<tr>
<th>DATE</th>
<th>DOCTOR</th>
<th>ILLNESS</th>
<th>TREATMENT</th>
<th>RESULTS</th>
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</table>
YOUR HEALTH MATTERS TO US

PERSONAL INFORMATION

Name _______________________________________

Phone # ___________________________________

Address ____________________________________

HEALTHCARE PROVIDER INFORMATION

PRIMARY PHYSICIAN:

Name _______________________________________

Phone # ___________________________________

Address ____________________________________

FACILITIES I USE:

Hospital ___________________________ Phone# _____________

Urgent Care ________________________ Phone# _____________

Clinic ______________________________ Phone# _____________

MEDICAL INSURANCE RECORD

PRIMARY MEDICAL INSURANCE:

Company Name ______________________________________

Name _________________________________________________

Phone# ____________________________________________

Address ___________________________________________
NOTES

National Insurance Corporation

For the benefit of us all!