



**NATIONAL
INSURANCE
CORPORATION**

For the benefit of us all!

CELEBRATING YOUR GOLDEN YEARS with exclusive rewards!



Golden Citizens Program

**Honouring our Retired Pensioners for their
dedication to the development of our nation.**

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MESSAGE FROM

The Director

Dear Golden Citizen,

It gives me great pleasure to welcome you to the reimagined Golden Citizens Program, an initiative originally launched on July 1st, 2004, to serve you, our valued pensioner.

This program stands as a beacon of support, aimed at demonstrating our gratitude to our pensioners for your many years of dedicated service to the development of our nation. It will also increase the buying power of your pension.

So far, over 60 businesses across St Lucia have generously joined hands with us, offering exclusive discounts and other special services to you upon presentation of your Gold Card.

These partnerships reflect our collective commitment to supporting your financial well-being and making life a little more comfortable.

CELEBRATING YOUR GOLDEN YEARS with exclusive rewards!



This handbook contains the details of all participating businesses, as well as the benefits and special services which they offer. We encourage you to explore these opportunities, secure in the knowledge that your Gold Card will unlock valuable discounts wherever you see the NIC Golden Citizens decal displayed.

Your unwavering dedication has laid the foundation for this program's success, and it is our privilege to reciprocate by providing avenues for financial relief and a more enriched livelihood. Thank you for being an integral part of the Golden Citizens family.

The National Insurance Corporation also takes this opportunity to express our deepest gratitude to all the businesses who have decided to partner with us in honouring our Golden Citizens. Thank you for being a part of our Golden Citizens' family and for making a difference in the lives of our pensioners.

Matthew Mathurin
Director

FOREWORD

The Golden Citizens Program commenced in July 2004 with the aim of protecting the value of the NIC pension and improving the lives of our retirement pensioners by providing them with discounts on the goods and services that they use every day.

The program was relaunched in December 2023 under the theme “Celebrating Your Golden Years With Exclusive Rewards” further demonstrating our commitment to our pensioners.

To access the discounts and privileges, a Gold Card will be issued to Golden Citizens. All participating businesses will be identified by the sticker displayed at that business. The decal reads “Golden Citizens Welcomed Here! We proudly accept the NIC Gold Card.”

The success of the program depends, in large part, on the generous participation of businesses and institutions island wide. Since their participation in this program is voluntary, they are free to put in place regulations or set limits to the benefits that they provide.

The National Insurance Corporation will continue to develop the program with a view to getting more businesses to join.



HOW DOES THE GOLDEN CITIZENS PROGRAM WORK?



Eligibility Criteria

The Golden Citizens Program is open to all NIC retirement pensioners as well as government pensioners who are members of the St Lucia Association of Retired Persons.

New pensioners will automatically be registered for a Gold Card at the point when they file their retirement benefit claim.

Dos and Don'ts

Dos

1. Discounts and rewards are offered at the discretion of the business house and are usually accompanied by special terms and conditions. **Do** understand the benefits provided and any restrictions which may apply.
2. The discounts offered as well as the participating businesses are subject to change without prior notice. **Do** keep track of any updates or changes in the program and/or the discounts offered.
3. If you are not sure about the discount or incentive provided by a business displaying the Gold Card sticker, **Do** ask for assistance and clarification about the benefits on offer even before proceeding with your transaction.

Don'ts

1. **Don't** assume that discounts and rewards apply to all products or services at any business.
2. **Don't** share your Gold Card with third parties since the benefits apply only to the person in whose name the card is issued.



PARTICIPATING BUSINESSES

AUTO

Genuine Parts World Inc.

Address: La Tourney,
Vieux Fort
Tel: 454-5867

Discount: 5% OFF

Napa Auto Parts

Address: Castries / Vieux Fort
Tel: 452-5034

Discount: 10% OFF

CLEANING SERVICES

Laurels Pest Control Co. Ltd

Address: Babonneau
Tel: 458-9451

Discount: 5% OFF services

FDL Pest Control Solutions

Address: Bois D'Orange
Tel: 452-5304

**Discount: FREE assessment
& 10% OFF services**

Mr. B. Pest Control Services

Address: Vide Boutielle
Tel: 720-3236

**Discount: FREE inspection
& 10% OFF services**

iSpark Cleaning Services

Address: Martha's Commercial
Building Vieux Fort
Tel: 284-9880

Discount: 10% OFF services

L&L Quality Cleaning Services Inc

Address: Bois D'Orange
Tel: 721-8438

Discount: 10% OFF services

CUSTOMS BROKERS

Michel's Customs Brokerage Ltd

Address: Corner Mongiraud
& Brazil St.
Tel: 452-3411

Discount: 10% OFF services

DENTISTS

Creative Smiles Dental Clinic

Address: Church St.,
Soufriere
Tel: 457-1212/713-9600

**Discount: 10% OFF select
services**

Dr. Azmina Long & Associates

Address: Chaussee Road
& Bois D'Orange
Tel: 452-6096/452-8522
Discount: 10% OFF services

Healthy Smiles Dental Clinic

Address: Micoud St.
Tel: 452-1911

**Discount: 15% OFF select
services**

Dr. Maureen C. Marshall

Address: Martha's Commercial
Building Vieux Fort
Tel: 451-5139

**Discount: 5% OFF select
services**

Optimum Dental & Orthodontics Center

Address: Brazil St., Castries
Tel: 722-2148

**Discount: 5% OFF select
services.**

DEPARTMENT STORES

BeautyMax Inc.

Address: Baywalk Mall
Tel: 458-2524

**Discount: 10% OFF
purchases \$25 & up**

Courts St. Lucia

Address: Castries/Marisule/
Soufriere/Vieux Fort
Tel: 457-8100

Discount: 15% OFF

Voyagers

Address: Valmont Building,
Castries

Tel: 452-6320

Discount: 10% OFF

*Terms & Conditions Apply

EYECARE

St. Lucia Eye Center

Address: Castries, Rodney
Bay & Vieux Fort
Tel: 452-4455/458-0334

Discount: 10% OFF

Courts Optical

Address: Castries, Marisule,
Soufriere, Vieux Fort
Tel: 457-8100

**Discount: 50% OFF frame +
lens** *35% OFF Discount applicable
to family members & dependents

Vision Express

Address: Castries, Bois
D'Orange, Vieux Fort
Tel: 452-6096

**Discount: FREE eye exams.
\$100 OFF Transitions & \$130
OFF Sunactive Lenses**

FLOWERS

Awesome Blossoms

Address: Castries
Tel: 450-0300

Discount: 10% OFF

Discount does not apply to specials.

GROCERS

Clee's Health Foods

Address: Brazil St., Castries
Tel: 458-0017

Discount: 5% OFF

Mannee's Bakery Ltd.

Address: Corinth
Tel: 457-4241

Discount: 5% OFF

Massy Stores Supermarket

Address: Castries, Gablewoods
Tel: 457-2000

**Discount: 2.5% OFF & special
service line** (1-10 item line for
quicker service)

HARDWARE STORES

Johnsons Hardware Ltd.

Address: Micoud St., Castries
Tel: 456-0300

Discount: 10% OFF

Paints Plus Ltd.

Address: Choc
Tel: 453-0002

Discount: 15% OFF

True Value Building & Hardware Supplies Ltd

Address: St. Jude's Highway,
Vieux Fort
Tel: 454-3296

Discount: 10% OFF

Harris Paints St. Lucia

Address: Brazil St., Castries
Tel: 453-1606

**Discount: 20% OFF FREE Colour
Advice, Estimate & Delivery**

Discount does not apply to specials.

Wizo Ltd

Address: Beanfield, Vieux Fort
Tel: 454-7100

Discount: 10% OFF

Carasco & Son Ltd.

Address: Brazil St., Castries
Tel: 452-2153

Discount: 15% OFF

J & B Enterprises Ltd

Address: Vieux Fort
Tel: 454-8188

**Discount: 10% OFF on
purchases \$50 & above**

HEALTH/DOCTOR

Easycare Clinic

Address: Bois D'Orange
Tel: 458-0707

Discount: 10% OFF

Matthew & Matthew Medical

Address: Maryann St.
Tel: 458-2623

**Discount: 20% OFF select
services**

Health Service Centre

Address: Bridge St., Castries
Tel: 453-6417

Discount: 10% OFF

Doxa Specialist Clinic

Address: Rodney Bay
Commercial Center
Tel: 450-8606

Discount: 10% OFF

VE Medical

Address: Rodney Bay

Tel: 453-2552

Discount: **Credit Union payment plan. \$500 off cash payment for cataract surgery**

VE Diabetes & Podiatry Clinic

Address: Orange Grove Plaza

Tel: 457-7400

Discount: **FREE blood sugar & blood pressure testing & \$10 OFF HBA1C**

Derm Med Rx

Address: J. Q. Mall Suite #14

Tel: 286-7546

Discount: **15% OFF**

LABORATORIES

Microlab Inc

Address: Micoud St.

Tel: 453-2085

Discount: **10% OFF**

Laboratory Services & Consultation Ltd.

Address: Sunny Acres

Tel: 451-8688

Discount: **10% OFF**

PARKS & RECREATION

Soufriere Regional Development Foundation

Address: Soufriere

Tel: 459-7200

Discount: **10% OFF select services**

Lucian Style Experiences

Address: Rodney Bay

Tel: 724-8200

Discount: **20% OFF**

PHARMACIES

VE Pharmacy at Orange Grove

Address: Orange Grove Plaza

Tel: 457-7422

Discount: **10% OFF**

Applicable only to prescription items

M & C Drugstore

Address: Bridge St., Castries

Tel: 458-8147

Discount: **10% Pharmaceuticals, 5 % General Merchandise**

Total Healthcare Pharmacy

Address: St. Jude's Highway

Tel: 454-8055

Discount: **10% OFF**

PRINTERS & PRINTING SUPPLIES

Hewley Signs Plus

Address: Rodney Bay
Tel: 720-2308

Discount: 20% OFF

General Business & Technical Services Ltd.

Address: Sans Souci
Tel: 452-4564

Discount: 10% OFF

RESORTS

Fond Doux Eco Resort

Address: Soufriere
Tel: 731-3090/716-8801

Discount: 20% OFF select services. Special customer service line.

RESTAURANTS

Big Chef Steakhouse

Address: Rodney Bay
Tel: 450-0210

Discount: 10% OFF (Discount applies only to card holder off his/her meal or bill total)

SALONS

Spritz Hair Studio

Address: Rodney Bay
Tel: 519-6070

Discount: 10% OFF services.
Discount does not apply to specials.

She Naturals Caribbean

Address: Chisel St. Castries
Tel: 716-4532

Discount: 10% OFF services.
Discount does not apply to specials.

SPAS

Blissful Escape Spa

Address: Broglie St.
Tel: 712-9117

Discount: 20% OFF services \$100 & above.

Blue Lotus Spa & Wellness

Address: Brazil St.
Tel: 287-3733

Discount: 15% OFF services.
Discount does not apply to specials.

True Haven Beauganvilla Spa

Address: Laborie

Tel: 729-5459

Discount: 15% off services.

Not applicable to group or couple bookings.

Pure Bliss Spa

Address: Laborie

Tel: 723-6249

Discount: 20% OFF services.

Discount does not apply to gift cards & specials.

Body Delights Day Spa

Address: Clarke St., Vieux Fort

Tel: 718-1334

Discount: 10% OFF services.

Discount does not apply to specials.

Ojas Spa and Wellness

Address: Rodney Bay

Tel: 716-2006

Discount: 20% off services.

Discount does not apply to specials.

The Green Aloe Spa

Address: Vieux Fort

Tel: 717-4246

Discount: 10% OFF services.

Discount does not apply to specials.

Cool Water Day Spa

Address: Reduit

Tel: 452-0886

Discount: 5% off manicures & pedicures. 10% off 1 hour services (Massages, Facials & body wraps)

Discount does not apply to specials.

TECH

Digicel

Address: Gros Islet

Tel: 731-2000

Discount: **10% Discount on Digicel+ products & services** (Internet Bundles)

*Terms & Conditions Apply

Watch N Tech

Address: Laborie St., Castries

Tel: 520-7505

Discount: 10% OFF

Discounts does not apply to items on sale and promotion.

THE CELL

Address: Castries, Rodney Bay, Vieux Fort & Soufriere

Tel: 725-3555

Discount: 5% OFF

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IMPORTANT NOTES TO OUR PENSIONERS

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

Interpretation

"dependent" 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; and

(b) Who would as a result of 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 necessities of life from an insured person during the insured person's life.

2. After you have received your pension, you are required to visit any NIC office every six (6) months in order to sign your Life Certificate. This is one of the measures NIC uses to minimize loss from payment to persons who are deceased.

If for any reason you are unable to visit a NIC office, please contact our Customer Service Department so alternative arrangements can be made to submit your Life Certificate.

It is important to ensure that you complete your Life Certificate on time as failure to do so could result in your pension being discontinued. A copy of the Life Certificate Form is shown on pg. 14.



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LIFE CERTIFICATE

1. NAME OF PENSIONER/BENEFICIARY: _____
SURNAME FIRST NAME MIDDLE NAME

NI #: _____

2. ADDRESS: _____

TEL. NO: _____

3. TYPE OF PENSION: _____ (IF SURVIVORS, COMPLETE LINE 4)

4. NAME OF DECEASED: _____ NI#: _____

5. SIGNATURE/MARK OF PENSIONER/BENEFICIARY: _____

DATE: _____

I _____ OF _____
PLEASE PRINT NAME

(PLEASE STATE PROFESSION AND OR OFFICIAL TITLE)

TEL NO. _____

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/Public, Lawyer, Consular Agent, Commissioner of Oaths.
(To bear the stamp of Consulate/Notary Royal/Public, Lawyer, Commissioner of Oaths including address and telephone no.)**

Head Office: Francis Compton Building, Waterfront, Castries, St. Lucia. Tel: (758) 452-2808
Sub-Offices: Sir Antoine Ludovic Theodore Building, Cnr. Hospital Road and Theodore Street, Vieux Fort. Tel: (758) 454-6758
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Providence Commercial Centre, Rodney Bay. Tel: (457-4075 Fax: (758) 452-0516
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