

..an Association of Responsible Persons

National Award 2019
Hummingbird Medal - Gold



MEMBERS GUIDE



2025



Age with Purpose

Transforming Tomorrow, Today

Join TTARP today!
www.ttarp.org



DEVELOPMENT FINANCE

LOW RISK, GREAT RETURNS

**Call Us Now
800-4335**



PLEASE SCAN
THE QR CODE
WITH YOUR
PHONE

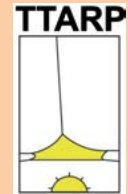


APPLICATION
FORM

*Conditions Apply. Indicative rates quoted. Deposits of up to \$200,000 TTD are covered by DIC.
10 Cipriani Blvd, POS | Level 1 Maritime Centre, Barataria | 78-82 Scott St. San Fernando

Visit www.dflbusiness.com or call 800-4DFL(335)

@dflbusiness



Welcome

Dear Member,

Welcome to TTARP...

This booklet is a guide for you to know how to maximize your membership benefits, and we encourage all Members to Participate, Volunteer, Advocate, Renew and show your TTARP card!

We look forward to being of service to you as you enjoy your Golden Years.

The Management.

TTARP'S HEAD OFFICE

**#167-169 Belmont Circular Road, Belmont, Port of Spain.
Tel: 622-9223, 222-7912, 221-7771**

Whatsapp: 497-2687

Email: ttarp1993@gmail.com

Website: www.ttarp.org

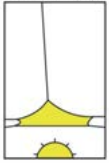
Facebook : [ttarpassociation](https://www.facebook.com/ttarpassociation)

IG: [ttarp_association](https://www.instagram.com/ttarp_association)

Please ensure that your mailing address, telephone number, and email address are up to date in our records. This will allow us to contact you regarding renewal notices, magazines, special offers, and other important updates.

You may update your information by phone or email. We appreciate your assistance.

TTARP ... an Association of Responsible Persons.



MISSION STATEMENT

TTARP is a legally registered, non-profit organization for mature persons age fifty (50) and over. It aggressively seeks the best interest of its members towards four (4) main objectives:-

- To enhance the quality of life of mature citizens.
- To promote their independence, dignity and purpose.
- To lead in determining their role in society.
- To improve the image of the golden years.

**Almost 43,000 Members
& Growing**

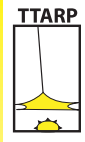
Tell a Friend to Join
www.ttar.org



AIMS AND OBJECTIVES

(see TTARP ByeLaws, Pg 4)

- To promote the enhancement of the quality of life for mature men and women in Trinidad and Tobago, inclusive of the members of the Association;
- To promote the independence, dignity and purpose in life of mature men and women in Trinidad and Tobago;
- To represent, express and give effect to the views and opinions of mature men and women and to assist in determining the role of senior citizens in Society;
- To improve the image of the aging;
- To promote or oppose Bills in Parliament or other measures affecting such mature men and women;
- To enter into agreements with other similar Associations or bodies for the advancement of and the protection of mature men and women;
- To subscribe to and promote the aims and objects of any society or association having similar objects to all or any of the objects of the association and to encourage and support any society association or movement for the improvement of mature men and women;
- To print and publish any newspapers, periodicals, books or leaflets that the Association may think desirable for the promotion of its objects



NATIONAL BENEFITS

A. NATIONAL BENEFITS FOR PERSONS AGE 50+

TTARP negotiated /implemented for its Members a wide variety of discounts for purchases at numerous Commercial, Medical and Retails enterprises.

These are being added to on an ongoing basis.

B. NATIONAL BENEFITS FOR PERSONS AGE 60+

The following are TTARP's Recommendations to the Government of the Republic of Trinidad and Tobago (GORTT) and others on behalf of Senior Citizens which are now in effect :-

1. Fee Exemption for the renewal of a Trinidad and Tobago Passport.
2. Fee Exemption for the renewal of a Trinidad and Tobago Driver's Permit.
3. Exemption from Trinidad and Tobago Airport Departure Tax on Airline Tickets
4. Tax Exemption on premium payments for General Insurance Policies (e.g. House and Car)
5. Free PTSC bus rides in Trinidad and Tobago with presentation of Driver's Permit or National Identification Card.
6. Free rides on the Water Taxi between POS and San Fernando Tobago with presentation of Driver's Permit or National Identification Card.
7. Fee Exemption on certain bank services (e.g. Bank Drafts and bank statements for US Visas)
8. Preferential rates on fixed deposits at Financial Institutions.
9. Increased range of CDAP medications for ailments common to Senior Citizens.
10. Extended Medical Care hours of services at Public Health Centers from 7am to 4pm, to 7am to 7pm, and in certain areas from 7am to 10pm.
11. The Senior Citizen Grant has been increased to \$3,500 (max) per month dependent on a means test for other Retirement Income from NIS and Occupational Pensions which must not exceed \$5,500 per month.
12. Retired Government employees will now receive an interim pension of three thousand five hundred dollars (\$3,500) per month, while their pension records are being processed. When verified, the retired employee will receive the correct pension and a lump sum for arrears.
13. Residents of Trinidad and Tobago, both nationals and non-nationals, will no longer be required to submit a Life Certificate twice per year to continue receiving their NIS Pensions.
14. Retired Government Pensioners, who are nationals of Trinidad and Tobago, will no longer be required to present themselves as proof of life existence if they submit their birth certificate PIN number to the Pension Management Branch, Treasury Division.
15. Walk-Over constructed in Port of Spain, with a wheelchair ramp, to assist senior citizens and others travelling to and from the Tobago Ferry Port and Water Taxi service.

OTHER

In context of approved GORTT National Budget the following are some additional improvements which Senior Citizens (and Others) shall enjoy:-

- a) All first-time home owners will qualify for a tax-free allowance of Thirty Thousand Dollars (\$30,000).
- b) Employed persons will benefit from a personal tax deduction allowance up to a maximum sum of \$60,000 on combined contributions to approved pension funds, annuity plans, and National Insurance.
- c) Value Added Tax (VAT) has been removed from many basic food items, such as biscuits, cooking oil, canned vegetables, canned meat and fish, cornflakes, curry, juice, sausages, ham, ketchup, pigtail, and bottled water.
- d) Electricity and Water rate rebates to be increased from 25% to 35% for bills LESS THAN Three Hundred Dollars (\$300.00).
- e) Removal of VAT and Duties on therapy equipment for treatment of vision, hearing and physical disabilities.
- f) Removal of VAT and Import duties on computer equipment which should make these important communication devices cheaper.
- g) Increase in non-taxable Annual Income allowances to \$90,000 for all citizens.
- h) All taxes (including Customs Duty, Online Purchase Tax and Value Added Tax) on individual components in CCTV systems, including cameras and DVRs, are waived with effect from January 1st 2023.
- i) There is a collaboration between the Ministry of Social Development & Family Services, iGovTT and TTConnect to allow senior citizens to submit their Life Declaration Certificate Form by calling the toll free number 800-8826 for an appointment.

Your Membership is a Gift That Keeps on Giving!

By becoming a TTARP member, you've unlocked a world of valuable benefits, support, and exciting opportunities - just for being 50 and fabulous!

Membership Requirements

- You must be 50 years or older
- Proof of age is required (ID card, Driver's Permit, or Passport)
- Whether you're employed, retired, or never worked — you're eligible!

Your TTARP Membership Benefits

1. Exclusive Discounts Just for You

Enjoy special savings at over 700 businesses — including supermarkets, pharmacies, medical services, insurance, travel, and more!
Just show your TTARP Card to access your deals.
Find participating merchants in your Discount Directory or visit www.ttarp.org/discounts

2. We Represent You

TTARP actively advocates to the Government and public bodies for better senior benefits — from health and income protection to safety, education, social, and more.
(See pages 4–5)

3. Social Activities

Get social, stay active! Join any of our 11 zonal groups for fun activities like luncheons, cruises, meetings, overseas trips, and community outreach.
(See pages 14–16 for your nearest zone)

4. HealthNet 50+ Medical Card

Access an affordable annual medical checkup designed for seniors, with screenings for heart, kidney, liver, diabetes, cancer, and more — plus dental for \$1500 /year, (just \$125 monthly).
Enjoy discounted rates on additional tests and doctor visits at only \$150.
(Details on pages 17)

5. TTARP 050Q Magazine

Enjoy your exclusive subscription to our colorful and informative magazine, delivered three times a year — packed with health tips, member news, national benefits, recipes, and more!
Prefer a digital version? Let us know!

6. Volunteer & Employment Opportunities

Want to give back or stay engaged? Register your skills with TTARP for volunteer work or part-time employment through our member database.
(See form on page 10)

"You've unlocked a world of benefits - welcome to the TTARP experience!"



**Almost 43,000
Members &
Growing**

IMPORTANT:

Any changes to your name, address, email or phone numbers, please let us know as soon as possible.



**Follow us on Facebook.
TTARP Responsible
Persons**

TTARP'S HEAD OFFICE

#167-169 Belmont Circular Road, Belmont, Port of Spain.
Tel: 622-9223, 222-7912, 221-7771
Whatsapp: 497-2687
Email: ttarp1993@gmail.com
IG: [ttarp_association](https://www.instagram.com/ttarp_association)
Website: www.ttarp.org

OTHER PAYMENT CENTRES

NORTH: M&M Insurance Brokers Ltd.
#39 Boissierre Village, Maraval
Tel: 622-1274

SOUTH: M&M Insurance Brokers Ltd
Room 303, Cross Crossing,
Shopping Centre, San Fernando
Tel: 657-2256 / 2343

TOBAGO: Methodist Church Circuit Office,
Corner of Main and Picton Sts., Scarborough –
(opposite the Scarborough Methodist Church):
Tuesdays and Fridays 9am-1pm. Tel: 714-1694

Membership Rates

How to Register

1. Complete the Application Form on the opposite page.
2. Submit it along with your Admission Fee (if applicable) and Subscription Fee.
3. You can join or renew online at www.ttarp.org

TTARP Membership Rates at a Glance

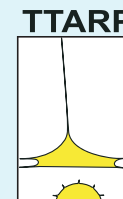
Membership Type	Admission Fee	1 Year	2 Years	3 Years
Independent Members	\$10.00	\$100.00	\$180.00	\$260.00
Republic Bank Major League Account Holders	Waived	\$90.00	\$160.00	\$230.00
FCB Evergreen Account Holders	FREE	Request at your FCB Branch	-	-

Important Notes

1. Proof of Republic Bank's Major League Account must be provided at sign-up to receive the discounted rate.
2. You must be 50 years or older to become a TTARP member.
3. We accept cash, cheque, LINX, and credit card payments.
4. Please take note of your expiry date to avoid late payment penalties.
5. FCB Evergreen Account Holders are entitled to a FREE TTARP Membership Card annually. This must be requested directly at your branch.
6. Membership is non-transferable, non-refundable, and not deferrable.

Kindly note your expiration date and remember to RENEW your card BEFORE the EXPIRY DATE.

*You can Join or Renew Online at
www.ttarp.org*



... an Association of Responsible Persons
#167-169 Belmont Circular Road, Belmont, Port of Spain.
Tel: (868) 622-9223, (868) 221-7771, (868) 222-7912
Email: ttarp1993@gmail.com
Website: www.ttarp.org

MEMBERSHIP APPLICATION FORM

I want to enroll in TTARP and enjoy all the benefits of membership.

☐ Republic Major League Customer ☐ FCB Evergreen Customer

NB: Proof of Age must be provided - Proof of Major League Account is necessary to obtain Membership Fee discounts - FCB Evergreen customers will get a FREE membership via FCB branches only.

PLEASE USE CAPITAL LETTERS

NAME _____
FIRST NAME MIDDLE NAME LAST NAME

GENDER ☐ MALE ☐ FEMALE TITLE : ☐ Mr / ☐ Mrs / ☐ Ms / ☐ Other _____

DATE OF BIRTH ____/____/____ ☐ ID/ ☐ DP/ ☐ PP _____
DD MM YYYY

ADDRESS _____
Apt#/ House#/LP#/POBox# Street Name

City/Village

AREA Postal Code

HOME/WORK PHONE: _____ MOBILE PHONE: _____

E-MAIL _____

PLEASE RECEIVE PAYMENT PAYABLE TO TTARP FOR \$10

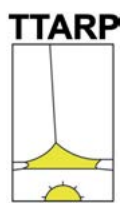
ADMISSION FEE (IF APPLICABLE) AND RELEVANT SUBSCRIPTION FEES FOR:

☐ 1 YEAR ☐ 2 YEARS ☐ 3 YEARS AMOUNT PAID \$ _____

How did you hear about TTARP?

☐ TV ☐ Radio ☐ Newspaper ☐ Member ☐ Promotion ☐ Internet

SIGNATURE _____ DATE ____/____/____
DD MM YYYY



ADDITIONAL INFORMATION REQUESTED

ADDITIONAL INFORMATION REQUESTED

In order for us to improve your benefits and services, we need to know a little more about you..

- (a) What is your current employment status? : ☐ Retired ☐ Working Full Time ☐ Working Part Time ☐ Not Working
- (b) Current or previous Occupation : _____
- (c) Hobbies/ skills : _____
- (d) Are you interested in employment or voluntary work ? ☐ YES ☐ NO
- (e) TICK BELOW ALL AREAS OF INTERESTS.....
- ☐ Banking & Finance ☐ Customer Service ☐ Education & Training
☐ Human Resources ☐ Information Technology ☐ Insurance
☐ Legal ☐ Health Care ☐ Marketing & Communications ☐ Media
☐ National Issues ☐ Public Speaking ☐ Research & Evaluation
☐ Sales ☐ Social Services ☐ Secretarial & Administrative ☐ Security
- (f) Can you refer us to two friends or family members who qualify to join TTARP but are not yet members ?
- Name _____ Tel: _____
- Name _____ Tel: _____
- (g) What is your main reason for joining TTARP ?
- ☐ Financial Benefits ☐ Social Benefits ☐ Medical Benefits
☐ Insurance Benefits ☐ Other _____

Thank you for taking the time to complete these questions.

Kindly note your Membership Expiry date and remember to Renew on time to avoid penalties.

Attends®

Find Your Freedom with Attends Gender-Specific Underwear



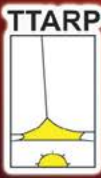
PROTECTION WHEN AND WHERE YOU NEED IT THE MOST.

Distributed by



A.A. LAQUIS

More than products. It's peoples' lives.



Patron of TTARP
The President of Trinidad and Tobago
Her Excellency, Christine Carla Kangaloo

TTARP's Executive Board Members



Peter Peña
President

Mayling Younglao
Honorary Secretary

Francis Raymond
Honorary Treasurer

Reynold Cooper
1st Vice President

Peter Nock
2nd Vice President

Geoffrey Lewis -
Executive Member

Patricia Crossley
Executive Member

Emerita Sambrano-Churche
Executive Member

Selby Cole
Executive Member

Mahmud Muhammed
Executive Member



**M & M INSURANCE
BROKING SERVICES LIMITED**
The insurance subsidiary of the M & M Group of Companies,
Leading in Ideas & Service for 50 years.

ALWAYS THERE FOR YOU

*M & M is humbled
and grateful
to have had the
privilege of serving
you, our loyal clients,
for over 50 years.*

We understand
that everyone has
unique circumstances.
Delivering the best insurance
coverage that fits your needs –
that's what we've been doing
for over half a century.

We believe our customers
deserve exceptional service.
Our promise is to do everything
in our power to ensure that your
individual and corporate policies provide the
best benefits and protection that you seek.

Trinidad & Tobago, we thank you.



39 Boissiere Village, Maraval
Trinidad & Tobago W.I.
TEL: 622-1274/3338/1871

Cross Crossing Shopping Centre
San Fernando, Trinidad & Tobago W.I.
TEL: 657-2256/657-2343

P.O. BOX 951, Port of Spain
mmms@mminsure.com
<https://mminsure.com>

TTARP ZONAL GROUPS

ARIMA “Eastern Angels” est. June 2002

Meeting Place - Arima Tennis Club – Railway Road, Arima
Meeting Date & Time - Every Friday (except Public Holidays) from 12:00 noon – 6:00 pm
Chairman - Mary BELCON - 683-5108 - belconmary@gmail.com
1st Vice Chairman - Annette ALEXANDER-BROWNE - 468-8585 - annettebrowne@hotmail.com
Asst Treasurer - Michelle MORA - 775-6957 - Michemora6@gmail.com
Secretary - Mary ARCHBALD - 379-5689 - archbaldmary@gmail.com
Asst Secretary - Carol SIMON-LOVELACE - 730-9508 - carolsimonluv@yahoo.com
PRO - Esther KNIGHTS - 783-8646 - eknights19@gmail.com
T-Shirt Colour - Lime Green

BELMONT “Bees” est. June 2005

Meeting Place - St. Margaret's Anglican Church Hall - #93 Belmont Circular Rd., Belmont
Meeting Date & Time - 4th Tuesday of each month @ 4:00 pm
Chairman - Sandra MORGAN - 792-0263 - sandramorgan85@yahoo.com
Vice Chairman - Gloria JONES - 620-1596
Treasurer - Jennilyn HAMBLYN-RAPHAEL - 716-0169 - jennilynrphael@hotmail.com
Secretary - Joanne RICHARDS - 626-1880 | 788-5409 - tulahie@gmail.com
PRO - Joshua PHILLIPS - 707-5228 - phylofyre@hotmail.com
T-Shirt Colour - Gold

CENTRAL “Central Pride” est. March 2003

Meeting Place - Flaming Word Ministry Auditorium, Caroni Savannah Road, Chaguanas.
Meeting Date & Time - 2nd Monday of each month @ 10:00 am.
Chairman - Florence SMITH-SKINNER - 757-0858 - floski15@hotmail.com
Vice Chairman - Marjorie ALLEYNE-THOMAS - 295-5653 - mat3874@hotmail.com
Treasurer - Christine BEEPATH - 620-0985 - cbeepath@ymail.com
Secretary - Gainder MAHARAJ - 328-5982 - gainy1@hotmail.com
PRO - Marilyn DUNCAN-BUTLER - 479-6977 - maridunc1@yahoo.com
T-Shirt Colour - Orange

DIEGO MARTIN “Western Pearls” July 13th 2023/ est. January 2011

Meeting Place - Diego Martin South Community Centre, #1 Senior St., Four Roads, Diego Martin
Meeting Date & Time - 3rd Thursday of each month @ 4:00 pm
Chairman - Emerita SAMBRANO-CHURCHE - 758-4601 - keyevents14@gmail.com
Vice Chairman - Joanne SHURLAND - 763-0566 - jshurland@yahoo.com
Treasurer - Una Paula RYAN - 7172391 - una.ryan20@gmail.com
Secretary - Michelle CUMMING-BART MORALES - 489-2202 - mcb-morales@hotmail.com
Trustee - Brian MOORE - 685-5389 - bcm53@hotmail.com
T-Shirt Colour - Burgundy

TTARP ZONAL GROUPS

FYZABAD “Forever Green” est. March 2007

Meeting Place - Fyzabad Regional Community Complex
Meeting Date & Time - 3rd Thursday of each month @ 10:00 am.
Chairman - Monica NELSON - 394-5571 | 649-1866 - monicanelson1960@gmail.com
Vice Chairman - Judith DE BOULAY - 736-0962 | 677-5207 - jdeboulay@gmail.com
Treasurer - Hermina TIMOTHY - 354-1204 - herminatimothy@hotmail.com
Secretary - Michael BOODOOSINGH - 753-6488 - michael.boodoosingh@yahoo.com
PRO - Errol BLACKETT - 742-3794 - atibajohn@gmail.com
T-Shirt Colour - Green

LA BREA “Black Gold” est. July 2011

Meeting Place - Vessigny Community Centre – Southern Main Road, Vessigny
Meeting Date & Time - 3rd - Thursday of each month @ 3.30 - 6 pm
Chairman - Dennis MARCHAN - 774-2701 - dennismarchan110@gmail.com
Vice Chairman - Angela CARTY-JOSEPH - 747-3927 - Angelacarty20@gmail.com
Secretary - Jo-Anne BOWEN-DELYSIA - 764-9132 - joannedelysia@gmail.com
Asst. Secretary - Ezra VAUGHN - 389-8346 - ezra54@hotmail.com
Treasurer - Kerlin ROBERTS-JAMES - 380-5782 - kerlinrobertsjames@yahoo.com
T-Shirt Colour - Black & Gold

PEMBROKE (Tobago) “Cultural Stars” est. March 2009

Meeting Place - Quarters #126, Cow Farm, Goldsborough, Tobago
Meeting Date & Time - 2nd Monday of each month @ 4:00 pm
Chairman - Deane REID - 288-7216 - deanereid36@gmail.com
Vice Chairman
Treasurer - Christa STEWART - 710-4880 / 318-1120
Secretary - Gail ALEXANDER-EDWARDS - 759-4244 - gailedwards60@gmail.com
T-Shirt Colour - Orange/Green

PRINCES TOWN/RIO CLARO “Royals” est. January 2001

Meeting Place - St. Stephens Anglican Church Parish Hall - Cor. High Street & Lothians Junction, Princes Town
Meeting Date & Time - 3rd Saturday of each month @ 2:00 pm
Chairman - Ronnie ROBERTS - 375-5112 - ronnierobert10@gmail.com
Vice Chairman - Stephen THOMAS - 301-5084 - StephenThomas19491110@gmail.com
Secretary - Annmarie PAUL-ROBERTS - 754-5361 - anniepr89@gmail.com
Treasurer - Ramchand KALIPERSAD - 359-3042 - rkalip@gmail.com
Asst. Treasurer - Angela GUERRA - 753-7382 - amgela_aguerr@hotmail.com
T-Shirt Colour - White

TTARP ZONAL GROUPS

SAN FERNANDO "Purple Diamonds" est. April 1997

Meeting Place - Pleasantville Community Centre, #2 Prince Alfred St., Pleasantville, San F'do

Meeting Date & Time - 1st Tuesday of each month @ 10:30 am

Chairman - Norma GEORGE-CHOA - 330-0437 | 374-0701 - virtex1751@gmail.com

Vice Chairman - Herbert DE GANNES - 746-6605 - herbertdegannes@gmail.com

Treasurer - Irmie MC KENZIE - 770-1188 - irmie.mckenzie@gmail.com

Secretary - June THOMPSON - 770-4258 - auntyjunecakes@gmail.com

Trustee - Lenore DALY - 484-2787 - lenoredaly55@gmail.com

T-Shirt Colour - Purple

SANTA CRUZ "Cruzers" est. June 2010

Meeting Place - Bourg Mulatresse Parish Hall, Santa Cruz

Meeting Date & Time - 4th Friday of each month @ 5:00 pm

Chairman - Jacqueline AUSTIN - 396-6389 - jeularia50@hotmail.com

Vice-Chairman - Joan EDWARDS JAMES - 739-9551 - Joanedwards00@gmail.com

Treasurer - Raena De FOUR - 797-3384 - raenadefour@yahoo.com

Secretary

Asst Secretary - Debra ISAAC - 271-3155 - debriaisaac@gmail.com

Comm. Officer - Norma ISAACS - 681-0631 - normaisaacs@hotmail.com

T-Shirt Colour - Turquoise

TOBAGO "Corals" est. August 2001

Meeting Place - Happy Haven School - Signal Hill, Tobago

Meeting Date & Time - 2nd Saturday of each month @ 3:00 pm

Chairman - Zilpah EDWARDS-MOORE - 758-0853 - zilpahm@gmail.com

Vice-Chairman - Elton RICHARDSON - 754-8620 - elstephenrich@gmail.com

Treasurer - Merla KELLER - 778-8517 - Merla241@hotmail.com

Secretary - Rawle ANDERSON - 374-8677 - andersonrawle@yahoo.com

Asst. Secretary - Maria MAC FARLANE-WILLIAMS - 762-1792 - sbromedlab@hotmail.com

PRO - Selby COLE - 390-0142 - selby_cole@yahoo.com - ttarptobagocorals@gmail.com

T-Shirt Colour - Blue/Gold

TTARP Head Office

#167-169 Belmont Circular Road, Belmont., Trinidad W.I

Tel: 622-9223, 222-7912, 221-7771

WhatsApp: 497-2687

Email: ttarp1993@gmail.com

Website: www.ttarp.org



The smarter way to
stay healthy—
Sign up for Health Net 50+

Take Charge of Your Health! HealthNet 50+



Comprehensive Annual Medical

Complete Physical Examination -

- Clinical Review, Lab Review and Report
- Dental Examination

Comprehensive Lab Tests & Procedures For:

- Heart Disease- Lipid Profile & ECG
- Kidney Disease- Serum Creatinine
- Liver Disease- Serum AST/ ALT levels
- Diabetes- HBA1C & Fasting Blood Glucose
- Anemia and blood disorders- Full Blood Count
- Arthritis/ Inflammatory Disease Screen- ESR, hsCRP
- Prostate Cancer- PSA (For Males)
- Cervical Cancer- Pap Smear (For Females) OR
- Ovarian Cancer- CA-125 (For Females)



Year-round Medical & Dental Discounts

Unlimited Doctor Visits -

\$150 for TTARP Members

Laboratory Tests **25% off**

Dental Services **15% off**

Urgent/ Acute Care **10% off**



ONLY \$1500.

PER ANNUM

(\$125. per month)

AVAILABLE AT ALL SIX
HEALTHNET CLINICS



VISIT ANY HEALTHNET CLINIC TO SIGN UP

- LP 150 Chadee Lohar Rd, Munroe Settlement, Cunupia
- 8 Saddle Road, Maraval
- 147 Eastern Main Road, Barataria
- 22 Eastern Main Road, Tacarigua
- Lot 82 Corner Balmain & Lalla Road, Couva
- 37-39 Princess Margaret Street, San Fernando

CONTACT US TODAY

☎ 285-5675 or 285-4637

📞 432-1973

✉ support@hncl.co.tt

🌐 www.hncl.co.tt



optometrists today

THE PROFESSIONAL CHOICE



20% OFF

COMPLETE SPECTACLES*

FRAME & LENS

Packages from \$695*

20% OFF

SUNGLASSES

SPECIALLY

Priced Eye Examination

SPECIALTY

Testing Packages

**TTARP
MEMBER
SPECIALS**



*We accept ALL Major Insurances



223-2DAY



346-2DAY (WhatsApp)

www.optometriststoday.com



Port of Spain | Grand Bazaar | Centre City Mall | The Falls at Westmall | Gulf City Mall | Trincity Mall
Arima | Price Plaza | C3 Centre | East Gates Mall | XTRA Plaza, Aranguez South