



COVER THAT CARES.



PROVIDENT CARIBBEAN YOUR HEALTH PLAN

On and Off Island Benefits

EFFECTIVE 1ST JANUARY, 2024



Coralisle Medical Insurance Company Ltd. will pay the benefits set forth in this Schedule at the percentage payable of the contracted rate or the Reasonable and Customary (R&C) rate or up to the dollar limit shown. Once the Out of Pocket (OOP) maximums have been met, eligible benefits are payable at 100% of the allowable charge for the remainder of the calendar year unless otherwise stated.

Please note this Schedule of Benefits is a guide only. Please refer to the policy contract with your Employer for full Terms and Conditions. All funds are stated are in Eastern Caribbean Dollars unless otherwise stated.

Lifetime Maximum Per Insured (Active Employees under age 65):	Choice of \$1,000,000 or \$2,000,000
Lifetime Maximum Per Insured (Active Employees from age 65 and Retirees):	\$500,000
Calendar Year Deductible	Individual: \$250 or \$500 or \$750 Family: 3x Individual
Calendar Year Out of Pocket (OOP) maximum (applies to Pre-certified Benefits and Emergency Care)	Individual: \$5,000 or \$10,000 or \$15,000 Family: 3x Individual

Medical Health Insurance Benefits (Subject to Deductible unless otherwise stated)	Benefit Payable
Hospital Room & Board In the Caribbean Applicable elsewhere	80% of R&C to the following maximums: \$500 \$2,000
Hospital and Surgical Services Includes surgical expense, anaesthesia and other hospital services and expenses	80% of R&C
Intensive Care	2.5 x Avg semi-private room rate
Emergency Accident	80% of R&C
Physician Visits Office and Hospital per visit Home Visit	80% of R&C to the following maximums: \$125 \$150
Specialist Fees By referral only; per disability	80% of R&C to a maximum of \$175
Physiotherapy/Chiropractor/Occupational Therapy Max 40 visits per Calendar Year (combined)	80% of R&C to a maximum of \$100
Speech Therapy Calendar Year max: \$4,000	80% of R&C
Prescription Drugs Included: Injections Excluded: OTC medications, prenatal vitamins, smoking cessation products.	80% of R&C
Child Preventative Care 3 month waiting applies with the exception of newborn babies. Includes routine physical exam, health history, development assessments, anticipatory guidance, appropriate immunisations (see below) and laboratory tests. Deductible does not apply. Subject to the following Calendar year maximums: Birth - 17 years: \$750 18 years to age 23 (only if full-time student): \$1,500	100% of R&C up to Calendar Year Max.
Adult Preventive Care Calendar year max: \$1,500. 3 month waiting period. For charges made for or in connection with the overall health and well being for Primary Insured and eligible dependents age 18+ years. Includes gynecological exam (1 per year for females), prostate exam (1 per year for males from age 50), mammography and immunisations. Deductible does not apply.	100% of R&C up to Calendar Year Max. of \$1,500

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Medical Health Insurance Benefits (Subject to Deductible unless otherwise stated)	Benefit Payable
Maternity Expense There is a 10 month waiting period for this benefit. Not subject to the deductible. Employee and eligible spouse only. Complications treated as any other illness.	80% of R&C to a maximum of \$6,000 per pregnancy
Congenital Birth Defects, Newborn & Premature	80% of R&C to \$250,000 Lifetime Maximum
Mental Health Benefits Calendar year maximum: \$5,000 Lifetime maximum: \$25,000 Inpatient: (pre-authorisation required) Outpatient: Max 20 Visits per Calendar Year	At facility Rates 80% of R&C up to maximum of \$200
EAP Programme Connects you to local resources to help support you and your dependents' emotional, practical or physical needs through professional counselling. This service is free, confidential and available 365 days a year.	100%
Diagnostic Services Includes x-ray and lab benefits	80% of R&C
Durable Medical Equipment	80% of R&C to \$10,000 Lifetime Maximum
Dialysis/Chemotherapy/Radiation Therapy	80% of R&C
TMJ Treatment	80% of R&C up to \$10,000 Lifetime Maximum
Hospice Physician's referral and Pre-authorisation required	80% of R&C to \$20,000 Lifetime Maximum
Hearing Aid 1 pair per 5 years	80% up to \$2,000
AIDS and related illnesses	\$50,000 Lifetime Maximum
Human Organ Transplants Transplant and related procedures must be pre-approved by Pre-certification Manager and performed at a Center of Excellence. Lifetime Maximum for Active Employees aged under 65 Lifetime Maximum for Active Employees/ Retirees aged 65 and over	\$500,000 \$75,000
Ground Ambulance and Approved Local Emergency Transport Calendar Year Max: \$600	100% up to \$600
Air Ambulance Not subject to Deductible. Requires a letter of medical necessity from doctor ordering patient to be airlifted, indicating condition is life threatening and that treatment is not available locally.	100% up to a maximum of US\$15,000
Commercial Air Benefit Covers pre-approved economy air fare for patient plus companion, specialist referral required. Max. 2 trips per calendar year.	80% of R&C up to \$3,000 per Calendar Year
Repatriation Airfare for repatriation to home country of mortal remains	100% up to \$6,500 Lifetime Maximum

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IMPORTANT NOTES ON U.S.A. OVERSEAS CARE

To be eligible for U.S.A. overseas benefits and coverage, all of the following conditions must be met:

- Care must be rendered at an In Network Preferred Provider Organisation (PPO) facility
- All services must be deemed medically necessary
- Any services sought must not be available in the Eastern Caribbean region
- A local doctor's referral is required
- Prior authorisation from Coralisle Medical is required

Overseas treatment not deemed a medical emergency or without prior authorisation will be limited to the home countries local Reasonable and Customary amounts and in accordance with the benefit as listed on the Schedule of Benefits.

Prior to seeking medical services overseas, Members are to call our office +1 441-296-3200 or toll free 1-800-423-9130 to obtain Prior Authorisation.

Pre-Certification is required for the following treatments for both on island and off island services. Call 1-800-423-9130 for pre-certification.

- All In-patient admissions and procedures, all Out-patient surgery and all scope procedures
- Diagnostic, MRIs, CT scans, vaginal ultrasounds, obstetrical ultrasounds exceeding 2 per pregnancy
- All In-patient and Out-patient chemotherapy and radiation services

In the event of a **Medical Emergency**, the Insured should seek treatment at the nearest facility, which can be worldwide, and In or out of Network. The Member or family member must then call 1-800-423-9130 within 48 hours of the Medical Emergency. In cases where it is deemed that the service performed was not Medically Necessary or not a Medical Emergency, there will be no cover.



CG United Insurance Ltd.

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Optional Extra Benefits

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Note: These optional benefits are available only upon the request of the employer and for an additional premium.

Dental Care	Benefit Payable
Calendar Year Maximum	\$2,000
Calendar Year Deductible	\$25
Level 1 - Preventative: Routine Examinations, Cleaning & Scaling, Bitewings, Fluoride Treatment (under 16 years) - 2 per calendar year; Full mouth X-ray - 1 per 2 calendar years; Sealants (under 14 years); Space maintainers (under 14 years)	100% of R&C
Level 2 - Restorative: Fillings; Extractions; Oral Surgery; Rebasing & Relining of Dentures; Root Canals; Periodontal Treatment of Gums - 4 per calendar year	80% of R&C
Level 3 - Major Restorative: Inlays; Onlays; Crowns; Bridges; Dentures; Denture Repair; Implants	50% of R&C
Orthodontic: Braces for Teeth Alignment (Lifetime Maximum of \$2,000 applicable to Orthodontic)	50% of R&C

Preventative Dental expenses are not subject to a waiting period. Orthodontic Dental Care expenses are subject to a six month waiting period. All other covered Dental Care expenses are subject to a three month waiting period for all employees from the date of enrolment on the Plan.

Vision Care	Benefit Payable
Calendar Year Maximum	\$1,000
Calendar Year Deductible	\$50
Vision Benefit	80% of R&C

Vision care expenses are subject a three month waiting period for all covered individuals from the date of Enrolment on the Plan.



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