

## POLICY EXCLUSIONS

The plan will not reimburse expenses incurred as a result of:-

- ♦ Intentionally self-inflicted injuries; bodily injury resulting directly or indirectly from war, insurrection, strikes, riots, civil commotion, service in the armed forces of any country or while in the act of committing a felony.
- ♦ Medical or surgical care which is cosmetic, unless such care is rendered as a result of injuries caused by accidental bodily injury.
- ♦ Tubal ligation or other means of birth control.
- ♦ Any operation performed to induce pregnancy or to determine the cause of infertility.
- ♦ The treatment of alcoholism or drug addiction.
- ♦ A disability for which the insured is not under the care of a registered Medical practitioner.
- ♦ Expenses incurred for Dental Care and Vision Care benefits except as provided under special riders.
- ♦ Periodic health examinations which are not medically necessary for the treatment of sickness or bodily injury unless part of the Preventative Care programme.
- ♦ Bodily injury or sickness arising out of or in the course of employment where the insured is entitled to benefits under any workmen's compensation or similar legislation or where there is a right of recovery from a third party.
- ♦ The fitting of hearing aids, or other artificial aids or examinations in connection therewith.

## GOVERNMENT OF ST. KITTS/NEVIS

### GROUP MEDICAL PLAN

Insured

by

NATIONAL CARIBBEAN INSURANCE CO.  
LTD.

in association

with

CGM GALLAGHER INSURANCE BROKERS

Your Medical Plan is a specially designed group insurance package that allows the Government of St. Kitts/Nevis to provide employees and eligible dependents with access to an impressive range of medical insurance benefits that would otherwise be out of reach or too costly for many employees to purchase on an individual basis.

## INTERNATIONAL MEDICAL ASSISTANCE

Each employee covered under The Scheme will receive the distinctive International Medical Card which identifies the individual as a subscriber and gives 24 hour access to quality health care while overseas. Overseas care is accessed through Worldwide Management Care Partners.

## ELIGIBILITY REQUIREMENTS

Provision is made for employee-only coverage, employee and one dependent, and employee and more than one dependent (family).

Each employee under the age of 60 must be a full-time permanent employee to be eligible for coverage. Coverage terminates at age 75 for employee and dependent spouse.

If an employee is eligible for coverage, his or her spouse and unmarried dependent children 6 months to age 19 are also eligible for coverage. Unmarried dependent children who are full-time students at an accredited school may remain covered for medical benefits up to age 25, subject to annual confirmation of attendance at such school.

## MEDICAL UNDERWRITING

Employees are eligible to join the plan along with their eligible dependents within 31 days of completing their probationary period without medical evidence. If request to participate is made beyond 31 days medical evidence of insurability, at the employees expense, will be required prior to approval of coverage.

## PRE-CERTIFICATION OF OFF-ISLAND CARE

All inpatient hospital and Extended Care Facility treatment that cannot be rendered in St. Kitts/Nevis *must* be pre-approved by National Caribbean before travel. Reimbursement for pre-approved admissions will be based on the usual, reasonable and customary charge where services are rendered. Without this pre-certification, non-emergency care outside of St. Kitts/Nevis will result in payments based on reasonable and customary limits in St. Kitts/Nevis.

## GENERAL SERVICE

National Caribbean Insurance Co Ltd. will efficiently maintain subscribers' files, handle billings, process claims promptly, and service our client's account. They will also provide statistical data as it relates to the scheme's performance.

CGM Gallagher Insurance Brokers' trained staff will provide answers to any questions about the Scheme. They will also assist in the completion of forms and documents for enrolment, give guidance on large and complex claims and review statistical data periodically for discussion.

## BENEFITS

### BASE PLAN

#### Daily Room & Board

Local .....	\$400.00
Max. number of Days	31
Hospital Services .....	\$750.00
Hospital Out-Patient .....	\$500.00
Surgery .....	\$5,000
(as per Surgical Schedule)	
Anaesthesia - 25% Surgery	\$1,250
Doctor's visit/incl. Physiotherapy (office, hospital home)	\$80.00
Doctor visit (specialist)	\$100.00
Ann. Maximum	\$2,000.00
Ann. Deductible	\$40.00
Prescribed Drugs/per ailment	\$750.00
- Deductible per ailment	\$20.00
Diagnostic Services .....	\$1,000.00
<u>Maternity</u>	
Normal Delivery .....	\$2,500.00
Caesarean Section .....	\$1,500.00
Miscarriage .....	\$3,500.00

### MAJOR MEDICAL MAX.

Maximum Under Age 65.....	\$750,000.00
Benefit Period	3 Year Renewable
*Over Age 65 – 75      Local	\$100,000.00 Ann.
Overseas	\$200,000.00 Ann.
Calendar Year Deductible .....	\$200.00 (local)
	\$400.00 (o'seas)
Co-Insurance up to \$50,000	80%
Thereafter to Benefit Max.	100%
Hospital Room & Board (o'seas)	\$2,000.00
Maximum number of Days	31
Psychiatric	80% to \$60.00
Airfare (2 trips per annum)	100% Economy
Air Ambulance	100% Network

### PREVENTATIVE CARE BENEFITS

Ann. Physical Exam	\$200.00
Electrocardiogram	\$65.00
Annual GYN and Pap Smear Test ...	\$75.00
Mammogram (see booklet for age)	\$150.00
Prostate Check (see booklet for age)	\$150.00

## LIFETIME BENEFITS

AIDS .....	\$50,000.00
Psychiatric.....	\$10,000.00

### DENTAL CARE BENEFITS

Calendar Year Maximum .....	\$2,500.00
Calendar Year Deductible .....	\$50.00
Preventative Care .....	100%
Basic Restorative .....	80%
Major Restorative .....	80%
Orthodontic .....	Nil

### VISION CARE BENEFITS

Annual Maximum .....	\$600.00
Annual Deductible .....	\$50.00
Co-insurance	80%

### DEATH & DISMEMBERMENT (OPTIONAL)

Each Employee .....	\$10,000.00
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## PREMIUMS

	<u>Total Cost</u>
<b>MEDICAL, DENTAL &amp; VISION</b>	
Employee Only	Paid by Employer
One Dependent	
Family	