

**Schedule of Health Benefits
Essential Plan
Effective June 1, 2023**

LOCAL TREATMENT AND SERVICES

Health Insurance Act Benefits – HI

As specified under The Health Insurance Act 1970 and its regulations, orders and rules

Supplementary In-Hospital Benefits – SH

Ancillary Hospital Services	100%, Bermuda Hospitals Board Fee Schedule
Surgical, Obstetrical, Anaesthetic, Diagnostic and Medical Care	100%, Bermuda Fee Schedule
Ground Ambulance to Home	As specified under The Health Insurance Act
Chronic Disease Management Programme	80%, \$2,880 maximum per policy year
Medical Alarm Device	80%, \$200 maximum per policy year

OVERSEAS TREATMENT AND SERVICES

Major Medical Benefits – MM

Eligible Expenses are payable at a percentage of the lesser of Usual and Customary Charges, claim amounts reduced by the Argus claims editing process or Discounted Rates.

All Insured Persons Policy Year: \$500,000 Lifetime: \$1,500,000

Emergency Treatment:

Insured must call Argus within 48 hours in order to receive 100% coinsurance; otherwise, benefits will be payable at 10% for inpatient facility only, and all other services will not be eligible

Treatment Not Available in Bermuda not specified below:

Insured must call Argus in advance and treatment must be pre-certified by Argus and obtained within the Argus Preferred Provider Network in order to receive 100% coinsurance; otherwise, benefits will be payable at 10% for inpatient facility only, and all other services will not be eligible

Treatment Available in Bermuda:

No benefits will be payable

Argus Specialty Networks:

	Pre-certified and In-Network	Not Pre-certified
Neonatal Treatment, Birth Defects & High-Risk Pregnancy	100%	10% inpatient only
Spinal Treatment (subject to a mandatory second opinion review)	100%	10% inpatient only
Paediatric Assessment of Autism Spectrum & Attention Deficit Disorders	100%	10% inpatient only
Psychiatric Disorders & Substance Abuse Disorders	100%	10% inpatient only
Non-Solid Organ Transplants (Bone Marrow, Stem Cell and CAR-T)	100%	10% inpatient only

Overseas Treatment & Services...continued

The following services are payable at a percentage of the lesser of Usual & Customary charges, claim amounts reduced by the Argus claims editing process or Discounted Rates, and must be pre-certified by Argus in order to receive maximum reimbursement:

Inpatient Care	Semi-private accommodation
Intensive Care, Outpatient and Emergency Care	Unlimited
Surgical, Obstetrical, Anaesthetic, Diagnostic and Medical Care	Unlimited
COVID-19 Testing (Approved Tests)	Unlimited
Physician Services – Home or Office Visit	Unlimited
Rehabilitation / Skilled Nursing Facility	Semi-private up to 60 days per policy year
Home Health Care	Unlimited
Transplant Services	Unlimited
Psychiatric & Substance Abuse Disorders:	Must be pre-certified by Argus in order to be eligible and receive maximum reimbursement
<i>Inpatient Care</i>	Unlimited
<i>Psychiatric Professional Services</i>	\$5,500 combined maximum per policy year

Airfare and accommodation are only eligible for Psychiatric & Substance Abuse services, Emergency Treatment and treatment which is not available in Bermuda and must be pre-certified by Argus in order to be eligible. The accommodation amount is inclusive of charges for hotel or rental accommodation, transportation and other daily living expenses incurred outside Bermuda while the Insured Person is receiving Medically Necessary treatment.

Commercial Economy Airfare - per Insured Person or per Insured Minor and Parent/Guardian jointly \$15,000 combined maximum per policy year
(Excludes preferred/priority seating and baggage fees)

Hotel or Rental Accommodation

- In the Argus Preferred Provider & Specialty Networks:

- o Insured Person or Insured Minor and Parent/Guardian jointly \$300 per day
- o Without Hotel or Rental Accommodation 50% of above amount

- All other facilities and providers:

- o Insured Person or Insured Minor and Parent/Guardian jointly \$200 per day
- o Without Hotel or Rental Accommodation 50% of above amounts

The following services must be pre-certified by Argus in order to be eligible:

Ground Ambulance and Air Ambulance	Unlimited (if Medically Necessary)
Behavioural Therapies for Autism Spectrum & Attention Deficit Disorders	Individual and family applied behavioural therapies 100% of billed charges, \$2,500 maximum per policy year
Cardiac Rehabilitation/Exercise Programme	\$2,000 per policy year
Genetic Testing	Unlimited
Student Mental Health Hotline	Unlimited

Overseas Treatment & Services...continued

Repatriation of remains (inclusive of cremation)

Unlimited for return of remains or ashes

The following services are payable at 100% of the lesser of Usual and Customary charges, claim amounts reduced by the Argus claims editing process or Discounted Rates. Airfare and accommodation do not apply to these services, consultations and second opinions. Pre-certification of these services is not required.

COVID-19 Vaccination

Unlimited

Benefits explained above provide a summary of the Group Health Plan and are subject to limitations and policy maximums.

Argus Customer Service Centre 298-0888

www.argus.bm