

**Schedule of Health Benefits
Vital Plan
Effective June 1, 2020**

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	Bermuda Hospitals Board Fee Schedule
Surgical, Obstetrical, Anaesthetic, Diagnostic and Medical Care	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

Preventive and Diagnostic Benefits – PD

Medical Nutritional Therapy (Provider must be a registered Dietitian approved by Argus)	
- Initial Consultation	\$160 - 1 per policy year
- Subsequent - Individual Visit	\$65
- Subsequent - Group Session	\$35
- Combined Maximum	\$745 per policy year
Diabetes Prevention Programme (Programme & provider must be pre-approved by Argus)	
- Group Session	\$30 - 12 sessions per policy year
Diabetes Reversal Programme (Programme & provider must be pre-approved by Argus)	
- Initial Programme	\$4,650, 1 per lifetime
- Maintenance Programme (following completion of initial)	
- Office Visit with Physician	\$125 - 2 visits per policy year
- Group Session	\$35 - 2 sessions per policy year
Annual Foot Exam For persons with type I or II diabetes or diabetic neuropathy	\$150 - maximum 1 examination per policy year
Allergy Testing	Our Fee Schedule, \$600 per lifetime
Allergy Injections	\$20 - per injection and serum combined
Annual Health Exam	Maximum 1 examination per policy year
- General Practitioner	\$225
- Paediatric (2-18 years)	\$195
Annual Specialist/Gynaecologist Exam (all ages)	\$225 - maximum 1 examination per policy year
Routine Diagnostic Testing in conjunction with Annual Exams	Bermuda Fee Schedule
Well-Baby Routine Health Examination (under 2 years)	\$107 - maximum 6 examinations per policy year
Annual Eye Exam	\$115 - maximum 1 examination per policy year
Routine Diagnostic Testing in conjunction with Annual Eye Exam (Provider must be approved by the Bermuda Health Council)	\$200 per policy year

Local Treatment & Services...continued

Immunisations and Injections	\$30 - per injection
Diagnostic Services in Private Testing Facilities	Bermuda Fee Schedule
- Includes Genetic Testing and Sleep Studies (These services must be pre-certified by Argus)	

Home and Office Medical Benefits – HO

General Practitioner - Office Visit	\$125
Specialist - Office Visit	\$125
	9 visits per policy year combined
General Practitioner - Home Visit	\$170 - 3 per policy year
Specialist - Consultation	\$315 - 2 per policy year
In-Office Medical/Surgical Treatment	Bermuda Fee Schedule
Physical & Occupational Therapy/TENS	
- Individual Visit	\$75
- Group Session	\$35
Combined Maximum, all Services	\$900 per policy year
Chiropractic	\$75 - 6 visits per policy year
Chiroprody/Podiatry	\$75 - 6 visits per policy year
Behavioural Therapies for Autism Spectrum & Attention Deficit Disorders (Services must be pre-certified by Argus)	Individual and family applied behavioural therapies 100% of billed charges, \$2,500 per policy year
Psychiatrist Visit	\$190 - maximum 6 visits per policy year
Clinical Psychologist/Group Therapy Session	\$140 - maximum 6 sessions per policy year
Counselling Services	
- Individual Visit	\$100
- Group Session	\$45
Combined Maximum, Counselling	6 visits/sessions per policy year
Smoking Cessation Counselling	
- Individual Visit	\$100
- Group Session	\$45
Combined Maximum, Smoking Cessation	\$370 per policy year
Sclerotherapy	Bermuda Fee Schedule, \$1,000 per policy year
Lymphedema Treatment	\$110 - 28 visits per policy year

WORLDWIDE TREATMENT AND SERVICES

Prescription Drug Benefit – RX

Drugs, Birth Control, Medicines and Sera available only by prescription.	80% for brand name drugs 100% for generic drugs \$7,500 maximum per policy year
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Your Medical Insurance Card will determine your benefits. Please check your card to confirm which benefits are covered under your Health Plan.

Benefits explained in this booklet provide a brief summary of your Health Plan and are subject to limitations and policy maximums. Full terms and conditions of your plan are provided in the Master Policy issued to you.

Argus Customer Service Centre 298-0888

www.argus.bm