

**Schedule of Health Benefits
Essential Plan
Effective June 1, 2021**

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 are payable.

Neonatal Treatment, Congenital Birth Defects & High-Risk Pregnancy: Charges related to neonatal, congenital birth defects and high-risk pregnancy will only be payable at 100% if they are pre-certified by Argus and treatment is obtained within the Argus Canada Network; otherwise, benefits will be payable at 10% for inpatient facility only, and all other services will not be eligible

Spinal Treatment: Charges related to spinal care, services and treatment will only be payable at 100% if they are pre-certified by Argus and obtained within the Argus Spinal Care Network; otherwise, benefits will be payable at 10% for inpatient facility only, and all other services will not be eligible. Spinal care, services and treatment are subject to a mandatory second opinion review.

Paediatric Assessment of Autism Spectrum & Attention Deficit Disorders: Charges related to paediatric assessment of autism spectrum and attention deficit disorders will only be payable at 100% if they are pre-certified by Argus and obtained within the Argus Preferred Provider Network; otherwise, benefits will be payable at 10% for inpatient facility only, and all other services will not be eligible

Psychiatric Disorders & Substance Abuse Disorders: Charges related to psychiatric and substance abuse disorders will only be payable at 100% if they are pre-certified by Argus and obtained within the Argus Psychiatric & Substance Abuse Disorders Network; otherwise, benefits will be payable at 10% for inpatient facility only, and all other services will not be eligible.

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>	Unlimited

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:

Commercial Economy Airfare** - per Insured Person or per Insured Minor and Parent/Guardian jointly (Excludes preferred/priority seating and baggage fees)	\$15,000 combined maximum per policy year
Hotel or Rental Accommodation**	
- Insured Person or Insured Minor and Parent/Guardian jointly	\$200 per day
- 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
Repatriation of remains (inclusive of cremation)	Unlimited for return of remains or ashes

OVERSEAS TREATMENT AND SERVICES...continued

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

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