

# Standard Health Insurance (SHIC)

SCHEDULE OF BENEFITS



Your peace of mind plan

# On and Off Island Benefits

## SHIC SCHEDULE OF BENEFITS: EFFECTIVE 1ST JUNE, 2017

Coralisle Medical Insurance Company Ltd. will pay the benefits set forth in this Schedule at the percentage payable of the Standard Health Insurance Fees of the Cayman Islands/Reasonable and Customary (R&C) rate. Once the co-insurance requirement has been met, 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 stated are in US Dollars.

<b>Lifetime Maximum Per Insured:</b>	<b>\$1,219,512.10</b>
<b>Calendar Year Maximum (CYM) Per Insured:</b>	<b>\$121,951.21</b>
<b>Calendar Year Out of Pocket Maximum Per Insured:</b>	<b>\$1,219.51</b>

**Overseas Coverage** for all Inpatient/Outpatient services is only available if the patient has been referred off island and a registered medical practitioner has provided written confirmation that the treatment is medically necessary and cannot be provided at a health care facility in the Cayman Islands. The pre-certification and pre-approval requirements outlined below must also be met.

Medical Health Care Benefits	On Island % Payable	Off Island/In Network % Payable
<b>Hospital Inpatient:</b> Room and Board: 30 days semi-private; Intensive Care when medically necessary.	80%	See Overseas Coverage
<b>Inpatient Ancillary Services:</b> Professional and technical services needed while inpatient; Medication; Supplies	80%	See Overseas Coverage
<b>Hospital Outpatient:</b> Ambulatory surgery including facility and professional services	80%	See Overseas Coverage
<b>Physician Office visits:</b> Including Outpatient Diagnostic services, Outpatient Physiotherapy services and Prescription Drugs. Up to a maximum of \$487.80 per calendar year.	80%	Not covered
<b>Wellness/Preventative Benefits:</b> Including routine annual examination, nutritional counselling and one dental examination and one cleaning per year. CYM \$243.90.	80%	Not covered
<b>Maternity Benefits:</b> Prenatal care. Per pregnancy maximum: \$609.76. Antenatal care and Newborn care (newborn covered under mother's plan for 30 days)	80%	Not covered
<b>Emergency Outpatient Services:</b> Sudden or unexpected occurrence or event causing a threat to life or limb. Per accident maximum: \$4,878.05	100%	100%
<b>Haemodialysis</b>	100%	100%
<b>Chemotherapy/Radiation Therapy</b>	80%	80%
<b>Inpatient Mental Health Benefits:</b> Up to lifetime maximum: \$30,487.80	80%	Not covered
<b>Air Ambulance/Medical Airfare:</b> CYM: \$18,292.68	100%	Not covered
<b>Repatriation of Mortal Remains:</b> Up to lifetime maximum: \$2,439.02	100%	100%

**Pre-Certification** is required by calling 1-800-423-9130 for the following treatments for both on and off island services:

- All Inpatient procedures, all Outpatient surgery and all scope procedures
- Diagnostic, MRIs, CT scans, vaginal ultrasounds, obstetrical ultrasounds exceeding 2 per pregnancy
- All Inpatient and Outpatient chemotherapy and radiation services
- Laboratory tests over \$300 for on island only

**If pre-certification is not obtained the benefits will be reduced by 50%.**

**Pre-Existing Limitations:** 10 month waiting period for all pre-existing conditions (unless portability applies).



**British Caymanian Insurance Agencies Limited** BritCay House, 236 Eastern Ave, George Town, Grand Cayman, Cayman Islands  
PO Box 74, Grand Cayman, KY1-1102 Cayman Islands | Tel 345 949 8699 | Fax 345 945 0658 | www.CGCoralisle.com

Health Insurance and Employee Benefits

**INSURANCE | HEALTH | PENSIONS | LIFE**

A member of Coralisle Group Ltd.

British Caymanian Insurance Agencies Limited acts solely as an agent on behalf of Coralisle Medical Insurance Company Ltd.; it does not act as an insurance broker on behalf of its customers.