

# SHIC Plus125 Schedule of Benefits



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# SHIC Plus 125 Schedule of Benefits

Colonial Medical Insurance Company 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.**

Lifetime Maximum Per Insured:	\$1,250,000
Calendar Year Maximum (CYM) Per Insured:	\$125,000
Calendar Year Out of Pocket Maximum Per Insured:	\$1,200

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 (additional 30 days per episode subject to prior approval) Inpatient Ancillary Services: Professional and technical services needed while inpatient; Medication; Supplies; Ambulatory surgery including facility and professional services.	80%	See 'Overseas Coverage'
<b>Hospital Outpatient</b> Ambulatory surgery including facility and professional services	80%	See 'Overseas Coverage'
<b>Physician Office visits</b> Includes Physiotherapy (CYM: 10 visits) CYM: \$1,500	80%	See 'Overseas Coverage'
<b>Diagnostic and Laboratory Services*</b>	80%	See 'Overseas Coverage'
<b>Prescription Drugs*</b> *Combined CYM \$3,000	80% for Brand Name 90% for Generic	Not covered
<b>Wellness/Preventative Benefits</b> Includes routine annual exam, nutritional counselling; one dental examination and cleaning per year. CYM: \$250	80%	Not covered
<b>Maternity Benefits</b> Includes Prenatal care (Per pregnancy max: \$625), Labour and Delivery, Antenatal care and Newborn care (newborn covered under mother's plan for 30 days)	80%	See 'Overseas Coverage'
<b>Emergency Outpatient Services</b> Sudden or unexpected occurrence or event causing a threat to life or limb. Per accident max: \$5,000	100%	See 'Overseas Coverage'
<b>Haemodialysis</b>	100%	See 'Overseas Coverage'
<b>Chemotherapy/Radiation Therapy</b>	80%	See 'Overseas Coverage'
<b>Inpatient Mental Health Benefits</b> Lifetime max: \$30,500	80%	See 'Overseas Coverage'
<b>Air Ambulance</b> Requires a letter of medical necessity from a doctor ordering the patient to be airlifted, indicating the condition is life threatening and that the treatment is not available in Cayman. CYM: \$20,000		100%
<b>Repatriation of Mortal Remains</b> Lifetime max: \$2,500		100%

**Overseas Coverage** for all services is only available if the patient has been referred off island by a registered medical practitioner who has provided written confirmation that the treatment is medically necessary and cannot be provided at a health care facility in the Cayman Islands. Overseas care is only covered if sought at an In Network Facility.

**Pre-Certification** is required for the following treatments for both on island and off island services. Call 1-800-423-9130 for pre-certification.

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

- All Inpatient services and Outpatient surgery and all scope procedures
- All Inpatient and Outpatient chemotherapy and radiation services
- Laboratory tests over \$300

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

BRITISH CAYMANIAN INSURANCE AGENCIES LIMITED  
BritCay House, 236 Eastern Avenue P.O. Box 74, Grand Cayman KY1-1102  
tel. (345) 949 8699 fax. (345) 945 0658 medical@britcay.ky www.britcay.ky



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