

Standard Health Insurance (SHIC) Schedule of Benefits



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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:	\$1,219,512.10
Calendar Year Maximum Per Insured:	\$121,951.21
Calendar Year Out of Pocket Maximum Per Insured:	\$1,219.51

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

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

Overseas Coverage for all Inpatient and Outpatient services is only available if the patient has been referred off island and 2 registered medical practitioners have 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 must also be met.

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