

LEVEL BENEFITS	STARTER	ESSENTIAL	ESSENTIAL PLUS	COMPREHENSIVE	COMPREHENSIVE PLUS	PREMIUM	PREMIUM PLUS	STUDENT
Adults (monthly fee)	\$5	\$10	\$20	\$40	\$60	\$85	\$140	Premium/ Contribution: \$24/semester
Children and under 18 years old (monthly fee)	\$5	\$6	\$10	\$20	\$30	\$40	\$70	
General Practitioner initial visits	Unlimited with in network	Unlimited with in network	Unlimited with in network	Unlimited with in network	Unlimited with in network	Unlimited with in network	Unlimited with in network	Unlimited with in network
Specialists Doctors outpatient clients	-	-	maximum of 1 visit per year - outpatient client	maximum of 2 visits per year	maximum of 3 visits per year	maximum of 4 visits per year	maximum of 6 visits per year	maximum of 1 visit per year
Local Specialist Treatment pre-authorization required	n/a	n/a	\$100 per year - outpatient For in-patient clients charge for specialist treatment is included in the limit for hospitalisation	\$200 per year - outpatient For in-patient clients charge for specialist treatment is included in the limit for hospitalisation	\$300 per year - outpatient For in-patient clients charge for specialist treatment is included in the limit for hospitalisation	\$400 per year - outpatient For in-patient clients charge for specialist treatment is included in the limit for hospitalisation	\$600 per year - outpatient For in-patient clients charge for specialist treatment is included in the limit for hospitalisation	\$100 per year - outpatient For in-patient clients charge for specialist treatment is included in the limit for hospitalisation
Foreign Specialist Treatment pre-authorization required	n/a	n/a	n/a	n/a	covers 80% of the cost/treatment up to a maximum of \$4,000	covers 80% of the cost/treatment up to a maximum of \$8,000	covers 80% of the cost/treatment up to a maximum of \$15,000	
Physiotherapy	-	-	Yes	Yes	Yes	Yes	Yes	-
Psychiatry	-	-	Yes	Psychiatry and admission in the general ward in private hospital	Psychiatry and admission in the general ward in private hospital	Yes	Yes	-
24-hours Emergency Unit	2	2	4	4	4	4	4	2/academic year
Hospital Benefits and Limits	Hospitalisation costs in government hospitals Maximum Limit/year \$300	Admission to government general and mission hospitals Maximum Limit/year \$600	Admission in Grade C to F private hospitals and private ward at government hospitals Maximum Limit/year \$2,000	Admission in private hospitals and private ward at government hospitals Maximum Limit/year \$4,000	Admission in Grade B to F private hospitals Maximum Limit/year \$7,000	Admission in Grade A to F two-bedded ward in private hospitals Maximum Limit/year \$10,000	Admission in Grade A to F in private hospitals Maximum Limit/year \$15,000	Hospital admissions (mission, government, municipal and selected hospitals/clinics) Maximum Limit/year \$1,500

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Dental	Cover for dental procedures at government hospitals up to a maximum of \$200	Full dental care at government hospitals	up to a maximum \$300/year	up to a maximum of \$600/year	Yes	Yes	Yes	Basic \$300, 3mths waiting period
Optical	Cover for all optical procedures at government hospitals up to a maximum of \$100	Optical care at government hospitals up to a maximum of \$200	Optical care at government hospitals up to a maximum of \$300	\$400	\$500	\$600	\$800	Glasses frames, lens and other associated costs: \$300, 6mths initial waiting period and 2yrs thereafter
Refraction	covered in full	covered in full	covered in full	covered in full	covered in full	covered in full	covered in full	covered in full
Ambulance Private	Yes	EMRAS	EMRAS, St Johns and Municipal	MARS	MARS	MARS	MARS	Ambulance evacuation: Paid in full
Prescription Drugs	Drugs prescribed to in-patient clients up to a maximum of \$100/year	In and outpatient prescribed basic drugs at selected pharmacies up to a maximum of \$200/year	Yes	Yes	Yes	Yes	Yes	\$400
Scans and X-rays	Scans and x-rays for in-patient clients up to a maximum of \$300/year	In and outpatient access to scans and x-rays up to a maximum of \$500/year	Yes	Yes	Yes	Yes	Yes	Yes
Tests	Blood tests for in-patient clients up to a maximum of \$300/year	In and outpatient access to blood tests up to a maximum of \$500/year	Yes	Yes	Yes	Yes	Yes	Yes
Maternity	Full maternity cover at government and mission hospitals	Full maternity cover at government and mission hospitalS	Full maternity cover in private wards in government hospitals and mission hospitals	Full maternity costs in the general wards of a private hospital	Full maternity costs in the general wards of a private hospital	Full maternity cover in private hospitals	Full maternity cover in private wards of private hospitals	Maternity \$300, 9mths waiting period
Treatment	-	-	-	-	Specialist foreign treatment	Specialist foreign treatment	Specialist foreign treatment	Prosthetics Appliances Treatment: \$400, 1 semester waiting period
Ancillary	-	-	Paid in full based on approved tariffs	Paid in full based on approved tariffs	Paid in full based on approved tariffs	Paid in full based on approved tariffs	Paid in full based on approved tariffs	Ancillary Services: \$300
Annual Global Limit	\$1,500	\$3,000	\$8,000	\$20,000	\$30,000	\$40,000	\$70,000	\$10,000
Chronic cover	\$150	\$300	\$800	\$2000	\$3000	\$4000	\$7000	