



Medical Insurance

Highlights of BF&M's Health Plan

Local Health Benefits

- In-Patient hospital care at either the Public Ward, Semi-Private or Private Ward levels of the local hospital.
- OutPatient hospital services such as lab tests, x-rays and emergency room charges.
- Private lab and diagnostic services.
- Surgery, anaesthesia and doctors' visits while in hospital. Benefits paid in accordance with the local fee schedule endorsed by the Bermuda Medical Society.
- Maternity care.
- Coverage towards doctors' office and home visits.
- Physiotherapy and Speech Therapy.
- Home Health Care.
- Extensive Preventative Health Care benefits.
- Vision Care.
- Prescription Drugs at 80% co-payment.

Overseas Major Medical

The primary purpose of adding Major Medical to your local health insurance plan is to provide for the catastrophic high cost of medical claims which can be incurred overseas for treatment which cannot be rendered in Bermuda.

Usually when one requires overseas medical care, referral is made to the United States for treatment. However, the cost of medical care in the States is generally about three times more expensive than local medical costs. Without Major Medical protection you will be responsible for these higher costs.

Our Major Medical benefits are designed to assist with these costly medical expenses.

Highlights of the overseas Major Medical Plan:

- Lifetime maximum coverage of \$5 million for persons under the age of 65, or \$500,000 if 65 years or older.
- Additional coverage towards overseas hospital room and board charges.
- Miscellaneous hospital charges in addition to the hospital room and board charges, i.e. operating room, lab tests, x-rays, pharmacy and other charges.
- Reasonable charges for surgery/anaesthetic and doctors' bills not settled in full under the Basic Health Plan.
- Air fare and air ambulance costs, if the medical care cannot be provided in Bermuda.
- Private duty nursing.



- Artificial limbs and appliances.
- Durable medical equipment.
- Rehabilitation for Substance Abuse.
- Organ Transplantation.

Toll Free Overseas Health Claims Helpline

Our clients are encouraged to call our dedicated toll free 24-hr. Overseas Claims Helpline should they require medical assistance overseas or if they have any enquiries concerning their overseas health claims.

Toll free nos. from: USA/Canada - 1-877-236-2338

Bermuda: - 1-800-236-2338

Global: (IAC CODE) 800-236-23626

or collect: 1-519-884-7106

Medical Case Management

At BF&M we realize the importance of the management of overseas medical care. Our in-house medical case managers as well as our overseas medical management team work closely with the overseas medical professionals and with our clients to ensure the most appropriate medical care is provided at reasonable prices.

BF&M'S Overseas Preferred Provider Hospital & Medical Facilities

BF&M is affiliated with major overseas hospital and medical networks: CCN and Health Care Value Management in the United States and Global Healthcare Network representing medical facilities in Canada, U.K. and elsewhere.

Over 2000 U.S. hospitals, 62,000 Primary Care Practitioners and 137,000 Specialty Physicians are part of our U.S. overseas networks including many of the leading institutions in the United States. In fact, over 50% of all of the hospitals ranked by U.S. News and World Report are members of our network of preferred providers. However, more importantly, over 90% of the best-rated hospital facilities located in the states of Massachusetts, Maryland and Pennsylvania are members of BF&M's family. Additionally, 10 of the top 13 U.S. News Honor Roll rated hospitals are a part of our selected network.

For your information, we enclose a copy of the most recent U.S. News and World Report.

The following is a sampling of some of the quality institutions located in the U.S. and Canada and which are available to our health insurance clients:

Sampling of some highly rated hospitals within BF&M'S network of preferred providers

Alabama:

University of Alabama Hospital,
Birmingham

North Carolina:

Duke University Medical
Center
University of North



Carolina Hospital, Chapel Hill

California:

Cedars-Sinai Medical Center,
LACChildren's Hospital, LAUCLA
Medical Center, LA

Ohio:

Children's Hospital Medical
Center, CincinnatiCleveland
ClinicOhio State University
Medical Center,
ColumbusUniversity Hospitals of
Cleveland

Florida:

Jackson Memorial Hospital,
JacksonvilleH. Lee Moffit Cancer
Centre, Tampa

Pennsylvania:

Allegheny University Hospital,
PittsburghChildren's Hospital,
PittsburghFox Chase Cancer
CenterHospital of University of
Pennsylvania

Georgia:

Emory University Hospital,
Atlanta

Tennessee:

Vanderbilt University Hospital &
Clinic, Nashville

Illinois:

Rehabilitation Institute of
ChicagoRush Presbyterian-St
Luke Medical Center,
ChicagoUniversity of Chicago
Hospitals

Texas:

University of Texas M.D.
Andersen Cancer Center,
Houston

Maryland:

Johns Hopkins University
Hospital, Baltimore

Utah:

University of Utah Hospitals &
Clinics, Salt Lake City

Massachusetts:

Beth Israel HospitalBoston
Medical CenterBrighams &
Womens HospitalChildren's
Hospital, BostonDana Farber
Cancer InstituteJoslin Diabetic
CenterLahey Hitchcock
ClinicMass. Eye & Ear
InfirmaryMass. GeneralNew
England Medical Center

Washington, D.C.

Children's National Medical
CenterGeorgetown University
Hospital

New York:

Albany Medical Center
HospitalHospital of Joint Diseases
- Orthopedic InstituteNew York
Hospital - Cornell Medical Center

Ontario, Canada:

Princess Margaret Hospital
(Cancer)Toronto General
Hospital Toronto Sick Children's
Hospital

Claiming Procedure



The vast majority of local claims are settled direct with the supplier of service - you never receive a bill. If you are required to pay for the service, you simply complete the applicable claim form and submit it to us for prompt reimbursement.

If we are notified in advance of any overseas medical care, all eligible claims will be submitted directly to our PPO affiliate, CCN for re-pricing and prompt settlement by ACM, our overseas medical case managers.

Dental Insurance Benefits

Dental Insurance Benefits are normally written in conjunction with our Health Plan. Fees payable to the dentist for services rendered are payable in accordance with the Ontario Fee Schedule which has been adopted by The Bermuda Dental Association. The dental benefits available include:

- Basic dental procedures, such as cleaning, scaling, fillings, and extractions are covered at 100% of The Dental Fee Schedule charges.
- Restorative services, such as crowns, dentures and bridges are covered at either 50% or 80% of The Dental Fee Schedule, subject to a calendar year maximum of \$3,000.
- Orthodontic treatment is covered at 50% of The Dental Fee Schedule, subject to lifetime maximum of \$2,500.

No calendar year deductibles are applied.