



# Individual Core Health

Health coverage for temporary residents.



Working from Bermuda on a One-Year Residential Certificate or visiting us for an extended period of time?

As a temporary resident in Bermuda, BF&M's Individual Core Health plan is designed to give you access to a comprehensive range of Bermuda-based health and wellness services while you are on our shores.

### Included in your coverage is the following:

- Local in and outpatient hospital services
- Prescription drugs
- Vision and dental care
- Preventative care and diagnostic services
- Home and doctor's office visits
- Therapeutic treatments (including chiropractor, massage, acupuncture, physical therapy, occupational therapy and speech therapy)
- Mental health services
- Full wellness benefits, including asthma, allergy, diabetic, nutritional, and chronic disease management programmes
- Pervasive development disorder, ADD and ADHD treatments
- Air ambulance for emergency overseas treatment

To request an application, call our Customer Care Team at +1 441 298 0358 or email customercare@bfm.bm

The full schedule of benefits can be found on our website at bfm.bm. Limitations and exclusions as set out in the policy will apply.

## Why choose Core Health, by BF&M?

- No minimum commitment period—pay monthly as you go
- No age restrictions for coverage
- No medical exam required for coverage
- Receive direct deposit reimbursement into your account
- Access to 24/7 web-based claim tracking
- BF&M is Bermuda's one-stop-shop insurer, covering all of your insurance needs

# Additional products you may need during your time in Bermuda:



### Motor insurance

Comprehensive coverage for your car or cycle.



### Home Contents insurance

Protect your entire home contents with BF&M.



#### Marine insurance

Insurance for all types of vessels.

Learn more about these products at bfm.bm, where you can get a quote, buy and pay online.

The BF&M difference? Insurance the way it should be.

Have questions or need more information? Contact our Customer Care Team at +1 441 298 0358.

