

Global Series

Schedule of Medical & Dental Benefits

Effective June 1, 2018 – May 31, 2019

Standard Health Benefits

The following benefits are paid as per the Health Insurance Act, the Bermuda Government Legislated Fee Schedule or the BF&M fee schedule, whichever is applicable:

Hospital Room & Board, Mid Atlantic Wellness Institute Inpatient and Outpatient Services, Hospice Care, Hospital Outpatient Services, Emergency Department, Physician's Services, In-Office Surgery, Local Diagnostic Testing & Imaging, Ground Ambulance, Home Medical Services, Prosthetic Devices & Implantable Appliances, Dialysis, Artificial Limbs

Home and Office Benefits

General Practitioner	
- Local Office Visit	\$120
- Home Visit	\$180
- Follow-Up Office Visit (Overseas)	\$250
Specialist (initial consultations for the same diagnosis covered once every six months if treated by the same physician)	
- Initial Consult (Local)	\$300
- Initial Consult (Overseas)	\$325
- Home Visit	\$180
- Follow-Up Office Visit (Local)	\$120
- Follow-Up Office Visit (Overseas)	\$250

Preventative and Diagnostic Benefits

Health/Wellness exams, screenings and services	
- General Practitioner (max 1 visit per year)	\$320
- Gynecological (max 1 visit per year)	\$320
- Pediatric (age 2-16; max 1 visit per year)	\$185
- Lab/Diagnostic Testing (max per year)	\$625
Well Baby Care (max 8 visits per year)	\$110
Therapeutic Optometry Diagnostics (approved providers)	
- Local and Overseas	100% BF&M Fee Schedule
Medical Second Option / Personal Medical Guidance	
- ALLY and ACCESS Programs	100% of billed charges

Therapeutic Benefits

Physical Therapy, Occupational Therapy, Speech Therapy, TENS, Chiropractor, Therapeutic Massage and Smoking Cessation Acupuncture (Combined max per year)	\$2,885
Chiropractor / Podiatrist (max 20 visits per year)	\$78
Lymphedema Services (max 28 visits per year)	\$161

Mental Health Benefits

Psychiatry (max 12 visits per year)	\$185
Clinical Psychologist or Licensed Counselors and Therapists, including Art Therapy and ABA Therapy	
- Individual Therapy (max 25 visits per year)	\$120
- Group Therapy (max 25 visits per year)	\$50

Wellness Benefits

Asthma, Allergy, Audiology, COPD or Smoking Cessation	
- Initial Consult	\$159
- Follow-Up Visits (max 6 visits per year)	\$70
Medical Nutritional Therapy	
- Initial Consult	\$200
- Follow-Up Visit (Individual)	\$100
- Follow-Up Visit (Group)	\$50
Diabetic Counselling	
- Initial Consult	\$149
- Follow-Up Visit (max 6 visits per year)	\$45
Chronic Disease Management Programs ¹ (max 26 visits per year)	\$142
¹ Includes Private Cardiac Care (CORE), BF&M Registered Weight Management Programs (Ocean Rock, BWOC, North Shore Medical, E-Fit), Registered Diabetes Management Programs (Premier Health, North Shore Medical), Cardiopulmonary Rehab	
Nutrition Education Programs	
- Kurbo Mobile Nutrition Coaching App	100% of billed charges
- BF&M Eat Right for Life Programs	100% of billed charges
Nutrition Services ² (provided by Registered Dietitians or Approved Nutritionists)	
- Initial Consult	\$162
- Follow-Up and Group Visits (max 12 visits per year)	\$70
² Includes Nutrifit, CHIP program, E-Fit 10/6/2 program, North Shore Medical Chronic Disease Self-Management Program	

Pervasive Developmental Disorders, ADD, ADHD

The following benefits are paid at 100% of billed charges (pre-authorization required)	
- Pediatric Assessments for Autism Spectrum Disorder, Pervasive Developmental Disorders, ADD, ADHD	
- Treatments for any Pervasive Developmental Disorder, ADD, ADHD. Includes family or individual applied behavioral analysis therapies, family psychoeducational therapy, occupational, speech, physical, and behavioral therapies. (max \$10,000 per member per year)	

Vision Care

Eye Exam (max 1 visit per year)	\$120
Vision Hardware ³ (max per 24 months)	\$850
³ Vision hardware includes glasses, prescription sunglasses, work-related safety goggles and contact lenses	
Lasik Surgery (no waiting period; max per lifetime)	
- Global Health	\$3,000
- Global Plus	\$3,000
- Global Elite	\$4,000

Prescription Medications⁴

Brand drugs and oral contraceptives/injections	80%
Generic drugs	100%

⁴ Prescriptions over \$5,000 must be pre-authorized

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Lifetime Maximum for Major Medical Benefits

All Insured Members	\$5,000,000
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Overseas Hospital Benefits

The following benefits are paid as per the schedule below, based on plan and network status:

Medical or Mental Health Hospital-Based Inpatient and Outpatient Services, Transplant Services, Professional fees, Inpatient Treatment for Substance Abuse⁵, Prosthetic Devices, Implantable Appliances, Diagnostic Testing and Imaging at a Private Facility.

Pre-Authorized or Emergent Treatment 100% of billed charges

Not Authorized or Out-Of-Network

- Global Health	50% of billed charges
- Global Plus	80% of billed charges
- Global Elite ⁶	85% of billed charges

⁵ Inpatient Treatment for Substance abuse is limited to a maximum of two, 28-day admissions per lifetime

⁶ If facility is In-Network, medical services are covered at 100% of billed charges for this category; however, airfare and accommodations are not covered.

In-Network providers are extensive and updated regularly. Please contact the Nurse Case Management Team at assistance@activecare.ca to verify network status.

Major Medical – Worldwide Benefits

Overseas Executive Health Examination (max 1 visit per year)	
- Global Health	\$1,000
- Global Plus	\$2,000
- Global Elite	\$3,000
Inpatient Physical Rehabilitation Room and Board (max per year)	
- Global Health	\$45,000
- Global Plus	\$60,000
- Global Elite	\$90,000
Skilled Nursing Facility Room & Board (max per year)	\$25,000
Commercial Economy Airfare ⁷	\$6,000 (max per year)
Overseas Hotel Accommodations ⁷	\$300 (max per day)
	\$27,000 (max per year)

⁷ Airfare and accommodation expenses are only applicable for care that is pre-authorized by the Company and in-network.

Major Medical – Local & Worldwide Benefits

Home Health Nursing Care ⁸ (includes custodial and medical care)	\$25,000 (max per year)
⁸ Provider must be certified and registered within the practicing jurisdiction	
Sclerotherapy	\$6,000 (max every 6 years)
Air Ambulance (must be pre-authorized)	100% of billed charges (Unlimited per year)
Hearing Aids	\$4,100 (max every 5 years)
Durable Medical Equipment (Max \$15,000 per year)	
- Medical Alarm Device hardware and other durable medical equipment	80% of billed charges
- Orthotics, Surgical Hose, Wigs and Surgical Bras (max 2 each per year)	80% of billed charges
Genetic Testing (must be pre-authorized)	\$4,040 (max per lifetime)
Allergy Testing	\$650 (max every 5 years)
Allergy Injections (max \$625 per year)	80% of billed charges
Immunizations & Injections	80% of billed charges
Repatriation of Remains	\$25,000

Dental Benefits⁹

⁹ Pre-treatment estimates must be sent to the Company for review if service is expected to cost more than \$1,500. All dental benefits paid at a percentage of the Ontario Dental Association (ODA) Fee Guide in Bermuda Dollars (BMD).

Basic Dental: cleaning, scaling, root planning, fluoride, polish (max \$1,400 per year)	100% ODA
Basic Dental & Endodontic (unlimited)	100% ODA
Periodontal Treatment	
- Global Health (max \$2,000 per year)	50% ODA
- Global Plus (max \$2,000 per year)	50% ODA
- Global Elite (max \$2,200 per year)	100% ODA
Restorative	
- Global Health (max \$4,000 per year)	50% ODA
- Global Plus (max \$4,000 per year)	50% ODA
- Global Elite (max \$4,800 per year)	100% ODA
Orthodontic ¹⁰ (max \$3,000 per year)	100% ODA

¹⁰ Orthodontic services include adults and invisalign

Insurance Card Identifiers:

- BD = Basic and Periodontal Benefits
- R or R50 = Global Health & Global Plus Level of Benefits
- R80 or R100 = Global Elite Level of Benefits
- O = Orthodontic

All requests for claims reimbursement must be submitted within twelve (12) months of the date of service to be eligible.

If you have questions regarding your health or dental coverage, please contact the BF&M Claims Department at healthclaims@bfm.bm or via phone at 295-5566 ext. 4002. A representative of the claims team will be able to assist you with your queries.

Health claims can be viewed online 24/7 on our secure web portal at <https://health.bfm.bm/>.

For other questions regarding your health plan, please contact our Customer Care Team at (441) 298-0358 or email customercare@bfm.bm.