



Frequently Asked Questions

What is my BF&M Insurance Card?

Your BF&M Insurance Card is provided to you in a convenient wallet size format and contains important information about your health coverage. It is generally issued from the Policy Holder upon signing on with a new employer.

What is Select Health?

A series of abbreviations appear near the bottom of your card and these describe your coverage. On the back of your health card appear explanations of benefits.

- PW** Basic Public Ward Hospital/Medical Benefits
- SP** Basic Semi-Private Hospital/Medical Benefits
- PRIV** Basic Private Ward Hospital/Medical Benefits
- HO** Doctor's Home & Office Visits
- MM** Major Medical
- VC** Vision Care
- PD** Prescribed Drugs
- BD** Basic Dental Benefits
- O** Orthodontic Dental Benefits (children only)
- R** Restorative Dental Benefits

When am I covered for health insurance? When does it begin?

Your coverage begins on the first date of your employment.

What is a pre-existing condition?

A pre-existing condition exists if an Insured or Insured's Dependent receives medical treatment or surgical care for an injury or sickness within three months prior to the effective date of his/her insurance; in this case, Major Medical coverage will not be effective until:

- a) After three consecutive months during which no medical expenses shall have been incurred on account of such injuries or sickness, or



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- b) After such employee has been actively employed by the Employer and covered under the Major Medical Plan for six consecutive months, or
- c) After the Insured's Dependent has been covered under the Major Medical Plan for six consecutive months.

Why should I call BF&M Overseas Office to pre-certify for overseas treatment?

Call BF&M Overseas Office to:

- Verify your coverage
- Discuss your options for treatment facilities
- Avoid the risk of paying a greater portion or all of your medical expenses.

Call BF&M Overseas Office to learn more about your benefits. Call toll free, 24 hours a day, 7 days a week.

24/7 Health Claims Hotline

From Bermuda: 1-888-674-1367

From USA & Canada: 1-877-236-2338

Collect calls from Bermuda: 1-519-251-5186

Collect calls from outside Bermuda: 1-519-251-5185

What is elective overseas treatment?

Elective overseas treatment means overseas treatment, consultations and/or diagnostic testing which is available locally and for which no medical referral is provided or approved by BF&M.

In addition, overseas treatment, consultations and/or testing which are not available in Bermuda but for which there may be alternative treatment available locally and for which it would be reasonable on medical referral for the Employee or Dependent to elect treatment, consultation or testing overseas. These overseas treatments, consultations, and/or testing are assigned elective status.



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Can I go overseas for treatment without a specialist referral?

A client may elect to go overseas for treatment without a specialist referral or without going through the pre-certification process however, there will be no reimbursement for airline and hotel. Furthermore, coverage of medical fees will depend on your particular plan and will also depend on whether you go to a physician/hospital that is in the BF&M network or is out-of-network.

What is the Preferred Provider Network?

Preferred Provider Network refers to the network of medical physicians and facilities with which BF&M has contracted to provide medical services to its Insureds at a reduced rate. BF&M prides itself at offering the widest range of Centres of Excellence in North America within its network. A client that goes to a facility within the Preferred Provider Network is often referred to as going to a facility that is in-network.

If a client goes to a facility that is out-of-network, there is potential for greater costs to be incurred because BF&M does not have a contract with that facility. The client is responsible for co-payment for these costs, subject to the terms of their plan.

Is it possible to add my physician or hospital to BF&M's Preferred Provider Network?

It may be possible to add a physician or hospital to BF&M's Preferred Provider network. BF&M can contact your physician or facility to see if they would like to join the network.

Am I eligible to be reimbursed for airfare and accommodation while I was receiving treatment overseas?

Airfare and accommodation expenses during overseas treatment are eligible for reimbursement subject to specialist physician referral and approved pre-certification.

Airfare and accommodation expenses are not eligible for reimbursement if the client has not satisfied the above requirement and has elected to go for overseas treatment without contacting BF&M Overseas Office.