

The Caribbean Community of Retired Persons (CCRP)

GROUP MAJOR MEDICAL HEALTH INSURANCE PLAN - NO DOCTOR VISITS OR PRESCRIPTIONS

<i>Description of Benefits</i>	Benefit Limits
Laboratory & Diagnostics	
Laboratory & X-Ray Services	80% of Cost
Diagnostic Services (MRI requires preauthorization)	80% of R&C
Surgery Benefits	
Maximum Surgeon's Fee	80% of R&C
Maximum Assistant Surgeon's Fee	33% of Surgeon's fee
Maximum Anesthetist Fee	40% of Surgeon's fee
Root Canal Surgery	80% of R&C
Hospitalization Services	
Daily Room & Board	80% of R&C
In- Hospital Misc. Charges	80% of R&C
Out Patient Misc. Charges	80% of R&C
Doctor's In-Hospital Visit	\$1,500
Major Medical Benefit	
Local deductible- per person, per year	JA \$100,000.00
Overseas deductible-per person, per year	US \$1,000.00
Room & Board- Local	80% of R&C
Room & Board- Overseas	US \$100 per day
Additional Payments Under Major Medical, After Satisfaction of Local Deduction	
Renal Dialysis	80% of Cost
Chemotherapy	80% of Cost
Radiotherapy	80% of Cost
Major Medical Lifetime Maximum	JA \$5,000,000.00
Overseas Emergency Coverage-Rider	
R&C- Reasonable and Customary Charges	

- 1) Lifetime maximum of JA \$5,000,000.00
- 2) **There is a deductible of JA \$100,000.00 renewed annually**
- 3) **There is a six (6) month waiting period for all new applicants so they cannot access benefits until June 1.**
- 4) The policy year is December 1 to November 30. Applications are only accepted Sept 1 to Dec 1.
- 5) Each applicant will be medically underwritten, therefore, a medical questionnaire is to be completed by each applicant

ANNUAL PREMIUM: \$ 35,593.08 (Regular/Low Health Risk) or \$ 52,327.14 (Rated/High Health Risk) Sagicor determines placement, benefits identical.
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