



Gallagher

Insurance | Risk Management | Consulting



Sagikor



CCRP

**MAJOR MEDICAL ONLY
GROUP HEALTH INSURANCE PLAN**

BENEFITS	Expiring Benefits 2020-2021	Renewal Benefits 2021-2022
MAJOR MEDICAL	LIFETIME LIMIT	LIFETIME LIMIT
Major Medical Limit	\$5,000,000.00	\$6,000,000.00
LOCAL DEDUCTIBLE (per person, per year)	\$100,000.00	\$100,000.00
Office Visits No. of Limitations	N/A	N/A
PRESCRIPTION DRUGS (ONLY)	N/A	N/A
Specialist Consultation (referred) No. of Limitations	N/A	N/A
Specialist Consultation (unreferred) No. of Limitations	N/A	N/A
Direct Access Gynaecologist / Urologist No. of limitations	N/A	N/A
Ophthalmologist No. of visits	N/A	N/A
Physiotherapy Sessions No. of visits per disability	N/A	N/A
Laboratory & X-Ray Services (Includes ECG/EKG, Pap Smears, Cat Scans, Ultrasounds)	80% of Cost	80% of Cost
Diagnostic Services (MRI, CT Scans etc.) (MRI requires preauthorization)	80% of R&C	80% of R&C



SURGERY BENEFITS		
Maximum Surgeon's Fee	80% of R&C	80% of R&C
Maximum Assistant Surgeon's Fee	33% of Surgeon's Fee	33% of Surgeon's Fee
Maximum Anaesthetist Fee	40% of Surgeon's Fee	40% of Surgeon's Fee
HOSPITALIZATION SERVICES		
Daily Room & Board (semi-prvt. rates)	80% of R&C	80% of R&C
Public Hospital Ward	N/A	N/A
In - Hospital Misc. charges	80% of R&C	80% of R&C
Out Patient Misc. Charges	80% of R&C	80% of R&C
Doctor's In -Hospital Visit	\$1,500	\$1,500
Intensive Care	N/A	N/A
Renal Dialysis	80% of Cost	80% of Cost
Chemotherapy / Radiotherapy	80% of Cost	80% of Cost
Overseas Services (embedded benefit)		
Non-Emergency Overseas- Reimbursable	Covered under Major Medical	Covered under Major Medical
Emergency Overseas- Reimbursable		
Overseas deductible (per person, per year)	US \$1,000	US \$1,000
Overseas Room & Board - per day	US \$100	US \$100
OVERSEAS EMERGENCY COVERAGE		
Maximum benefit payable at 100%	US\$100,000	US\$100,000
	Age limit	Age limit
Co - Insurance payment	80% / 20%	80% / 20%
DENTAL AND OPTICAL BENEFITS		
DENTAL - annual limit	N/A	N/A
OPTICAL - annual limit	N/A	N/A



CCRP - MAJOR MEDICAL ONLY #45759
GROUP HEALTH INSURANCE PLAN
PREMIUM RATES
DECEMBER 1, 2021 - NOVEMBER 30, 2022
(Including GCT)

Regular / Low Risk		
	SEMI-ANNUAL	ANNUAL
Member Only	\$19,168.20	\$38,336.40
Member + one dependent	\$38,336.40	\$76,672.80
Member + Family	\$54,165.00	\$108,330.00
Rated / High Risk		
	SEMI-ANNUAL	ANNUAL
Member Only	\$28,227.90	\$56,455.80
Member + one dependent	\$56,455.80	\$112,911.60

REMINDERS:

- Major Medical Plan has a **lifetime** maximum of JMD \$6,000,000.00
- Annual Deductible under the MM plan is \$100,000