



Jamaica

*Life to the Fullest*

**MAJOR MEDICAL ONLY PLAN  
SCHEDULE OF BENEFITS**  
**December 1, 2022 - November 30, 2023**

<b>BENEFITS</b>	Expiring Benefits 2021-2022	Renewal Benefits 2022-2023
<b>MAJOR MEDICAL</b>	<b>LIFETIME LIMIT</b>	<b>ANNUAL LIMIT</b>
<b>Major Medical Limit</b>	<b>\$6,000,000.00</b>	<b>\$8,000,000.00</b>
<b>LOCAL DEDUCTIBLE (per person, per year)</b>	<b>\$100,000.00</b>	<b>\$100,000.00</b>
Office Visits No. of Limitations	N/A	N/A
<b>PRESCRIPTION DRUGS (ONLY)</b>	N/A	N/A
Specialist Consultation (referred) No. of Limitations	N/A	N/A
Specialist Consultation (not referred) No. of Limitations	N/A	N/A
Direct Access Gynaecologist / Urologist No. of limitations	N/A	N/A
Ophthalmologis tNo. of visits	N/A	N/A
Physiotherapy Sessions No. of visits per disability	N/A	N/A
<b>Laboratory &amp; X-Ray Services</b> (Includes ECG/EKG, Pap Smears, CatScans, Ultrasounds)	80% of Cost	80% of Cost



<b>Diagnostic Services</b> (MRI, etc.) (MRI requires preauthorization)	80% of R&C	80% of R&C
<b>SURGERY BENEFITS</b>		
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
Root Canal Surgery	80% of R&C	80% of R&C
<b>HOSPITALIZATION SERVICES</b>		
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
Renal Dialysis	80% of Cost	80% of Cost
Chemotherapy / Radiotherapy	80% of Cost	80% of Cost
<b>OVERSEAS EMERGENCY COVERAGE</b>	N/A	N/A
Maximum benefit payable at 100%	N/A	N/A
Co - Insurance payment	80% / 20%	80% / 20%
<b>DENTAL AND OPTICAL BENEFITS</b>		
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, 2022 - NOVEMBER 30, 2023**  
*(Including GCT)*

	REGULAR / LOW RISK	
	SEMI-ANNUAL	ANNUAL
Member only	\$30,366.90	\$60,733.80
Member + one dependent	\$60,733.80	\$121,467.60
Member + two or more dependents	\$85,925.70	\$171,851.40
	RATED / HIGH RISK	
	SEMI-ANNUAL	ANNUAL
Member only	\$45,015.60	\$90,031.20
Member + one dependent	\$90,031.20	\$180,062.40

**PLEASE NOTE THE FOLLOWING:**

- Major Medical Plan has an **Annual** maximum of JMD \$8,000,000.00 improved from a lifetime maximum of \$6M.
- Annual Deductible under the MM plan remains at \$100,000.00
- Existing members on the comprehensive health plan can transfer to the Major Medical Only plan without being medically underwritten if done by November 30, 2022. Their CHIP policy will therefore terminate effective November 30, 2022 if transfer is done.
- Applicable premiums for existing CHIP members transferring to the MM only plan will be at the 'high Risk' category, please refer to rates above.