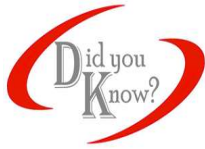


Health Insurance Corner



It is mandatory for all legal residents of the Cayman Islands to have health insurance.

Co-insurance is a form of medical cost sharing in a health insurance plan that requires an insured person to pay a stated percentage of medical expenses after the deductible amount, if any, has been paid.

Deductible is a fixed dollar amount during a calendar year, that an insured person pays before the insurer starts to make payments for covered medical expenses.

Premiums are due on the first of the month for which it is payable. You are allowed 30 days grace, after which your policy will lapse for non-payment of premiums.

Important note: Insurance companies are required by law, to report to the Health Insurance Commission, any policy that has lapsed.

REMINDERS

- Medical claims must be submitted within 180 days from the date of service.
- Claim forms must be signed, dated and accompanied by original receipts.
- Pre-certification is required for local medical services/surgeries over CI\$250 (CI\$500 in network) or CI\$750 for multiple services /surgeries performed on the same day. Ask your doctor if your service/surgery has been pre-certified.
- Before seeking overseas medical care you should contact our office on 345 949 7028. If the need for medical care arises while travelling, you should contact our Overseas Network Provider, Quality Health Management Toll-Free on 1 877 688 8821.

Main Office: Harbour Place
3rd Floor, 103 S. Church Street, Grand Cayman
Hours: Mon-Fri 8:30am – 4:00pm
Tel: 345 949 7028 • Fax: 345 949 7457

Branch Office: Countryside Shopping Village
33 Hirst Road, Savannah, Grand Cayman
Hours: Mon-Fri 10:00am - 6:00pm • Saturdays 9:00am - 1:00pm
Tel: 345 815 0875 • Fax: 345 945 8223

Our Local Provider Network

- Dr. Joseph Marzouca, General Practitioner
- Dr. Gordon Smith, Pediatrician/Family Physician
- Savannah Medical Clinic
- Dr. George Meggs, GYN
- Dr. Charles Reid, General Practitioner (Cayman Brac)
- Dr. S. DeAlwis, OB/GYN
- Cayman Dental Services
- Cayman Clinic

Our Local Pharmacy Network

- Airport Center Pharmacy
- Care Pharmacy
- Health Care Pharmacy
- Professional Pharmacy
- Savannah Pharmacy
- Strand Pharmacy
- Valu-Med Pharmacy
- West Bay Pharmacy
- Windward Pharmacy

You may visit the medical, dental or pharmacy provider of your choice whether or not they are in our network. However, please note that some services provided out-of-network will be subject to deductibles and lower benefits.



Make your premium payments online at Cayman National Bank!



Stay Informed!
Access your electronic vault!
Ask us how!



Get a free basic home alarm system and monitored smoke detector from The Security Centre, when you sign up for a new Cayman First home insurance policy or renew your current policy. **Conditions apply!**



Hurricane Season is here! Are you prepared?

- Have you assembled a disaster supplies kit?
- Are your prescriptions up to date?
- Do you know where the emergency shelters in your area are?
- Have you discussed your hurricane plan with your family?
- Are your most valuable assets insured?
 - Health
 - Property
 - Motor vehicle
 - Jewelry