

MO10.0 CAYMAN FIRST BASIC ENHANCED

PLAN FEATURES Benefits based on Calendar Year, except otherwise indicated	WITHIN NETWORK	OUTSIDE NETWORK
MAXIMUM LIFETIME BENEFIT:	CI\$1,000,000.00	
MAXIMUM CALENDAR YEAR BENEFIT:	CI\$100,000.00	
CALENDAR YEAR DEDUCTIBLE:	NONE	
<u>SPECIAL LIFETIME MAXIMUM</u>		
Mental Health Care (Inpatient)	CI\$25,000.00	
<u>*LOCAL INPATIENT BENEFITS</u>		
Chemotherapy or radiotherapy care (Inpatient and Outpatient), up to Calendar Year Balance:	80% of the first CI\$5,000.00, then 100% thereafter	
Inpatient Hospitalisation (including delivery):		
Newborn Care within first 30 days, up to CI\$100,000.00:		
Surgical Treatment:		
<u>*LOCAL OUTPATIENT BENEFITS</u>		
Antenatal Care, up to CI\$500.00 per pregnancy:	90%	80% (no Deductible)
Doctor & nurse office visits (including diagnostics, radiology, physiotherapy, prescription drugs and prescribed contraceptives and contraceptive devices, up to CI\$400.00 annually):		
Wellness care (Routine examinations, nutrition visit, one annual dental examination and prophylaxis and vision; see Vision Care Benefit below.): up to CI\$200.00 annually:		
Emergency medical services, up to CI\$4,000.00:	100%	
Haemodialysis treatment, up to Maximum Calendar Year Benefit:		
Repatriation of remains, up to CI\$2,000.00:		
<u>VISION CARE BENEFITS (Waiting period – 3 months)</u> Included as part of Wellness Benefit		
Deductible, per individual:	Nil	
One Routine Eye Exam, per 24 months:	80%; up to CI\$60.00	
Frames and Lenses, per 24 months:	80%; up to CI\$140.00	
<u>OVERSEAS MEDICAL BENEFITS</u> (If treatment is available locally, overseas benefits may be subject to the Cayman Islands Legislated Fee Schedule)		
(Pre-Approval Required)	WITH PRE-APPROVAL	WITHOUT PRE-APPROVAL
Emergency air ambulance/Airfare, per annum:	100% up to CI\$15,000.00	NONE
Inpatient care:	100%	
Outpatient care:	NONE	

* Pre-Certification is required for all local medical services/surgeries over CI\$250.00 (CI\$500.00 in Network) or CI\$750.00 for multiple medical services/surgeries performed on the same day. (The penalty for non Pre-Certification is 50%, for in-network and out of network services).

- Benefits are payable in-network where available.
- All charges are subject to the Cayman Islands Legislated Fee Schedule.