

Major Medical Plan

Provides \$6,000,000 Major Medical coverage for Hospitalization and Surgeries with \$250,000 Life Insurance Coverage. The plan also covers Chemotherapy, Radiology and Renal Dialysis.

Schedule of Benefits

DIAGNOSTIC PROCEDURES

Laboratory & X-ray, Ultra-sound:

Annual Limit per Member

CT Scan, MRI & Other Specialised Tests

PRESCRIPTION DRUGS

Annual Limit per Member

HOSPITALISATION

Hospital R & B (Semi-private room)

No. of Days per Disability

Public Hospital Ward

Hospital Miscellaneous

Emergency Accident and Outpatient

In Hospital Doctor's Visit (non-surgical)

No. of Days per Disability

Private Nursing (per 8 hour shift)

Intensive Care (per day)

No. of Days per Annum

SURGERY

Maximum Surgeon's Fee

Maximum Assistant Surgeon's Fee

Maximum Anaesthetist's Fee

Root Canal

Permanent Crowning as a Result of Root Canal

MATERNITY - In lieu of all other Benefits

NORMAL DELIVERY

In- Hospital Expenses

Other Expenses including Pre & Post Natal Care

CAESAREAN SECTION

In- Hospital Expenses

Other Expenses including Pre & Post Natal Care

Miscarriage

MAJOR MEDICAL PLAN

Paid as Hospital Miscellaneous

80% of Cost

80% of Cost

Paid as Hospital Miscellaneous

N/A

100% of R&C

120 + MM

100% up to \$1,000

100% of R&C

100% of R&C

100% of R&C

Unlimited

80% of R&C

80% of R&C

30

80% of R&C

33% of R&C

40% of R&C

80% of R&C

N/A

N/A

N/A

N/A

N/A

N/A

Schedule of Benefits

MISCELLANEOUS

Physiotherapy (only if hospitalized)
Speech Therapy
Occupational Therapy - reimbursement only
Immunization (to age 13) - per contract year
HPV Vaccine (ages 12-26 years) - reimbursement only
Tubal Ligation / Vasectomy
Radiotherapy
Chemotherapy
Renal Dialysis
Hearing Aid - Each Ear - Once every 3 years
Local Ambulance

ANNUAL MAJOR MEDICAL MAXIMUM

Local Deductible
Room & Board - Local

OVERSEAS EMERGENCY

OVERSEAS NON - EMERGENCY CARE

(Preauthorisation required)

Deductible - Overseas (Non - Emergency)
Daily Room & Board Maximum
Other Medical Expenses
Air Transportation

DENTAL/OPTICAL

MAJOR MEDICAL PLAN

Paid as Hospital Miscellaneous

80% of R&C
N/A
N/A
N/A
N/A
N/A
80% of R&C
80% of R&C
80% of R&C
N/A
80% of R&C
\$6,000,000
\$25,000
N/A
N/A
\$25,000
US\$100
80% of R&C
N/A
N/A

Monthly Rates

MAJOR MEDICAL

	18 to 64 Years	65 Years & Older
Member Only	\$2,730.95	\$2,075.95
Member + One Dependent	\$4,170.75	\$3,515.75
Member + 2 or more Dependents	\$5,324.20	\$4,669.20

Rates include GCT

Rates seen are valid for July 1, 2022 - June 30, 2023.





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