

HOW TO ACCESS MEDECUS SERVICES

- Access to 24 hour Help Desk – dial 1-888-MEDECUS (633-3287)
- Telephone Access to Benefit Balance – Dial 906-CARE (2273)
- Online access to Benefit Balances at www.medecus.com
- Access to online Provider Directory & Health Wise Knowledge Base at www.medecus.com
- Track claim payments online at www.medecus.com

Once you have received your new MedeCus Health card, please go to www.medecus.com, navigate to the member's page, and click on the **Register Now** link. Complete the registration information to gain access to an exciting array of features and information.

ELECTRONIC FUNDS TRANSFER (EFT)

You have the option of receiving your reimbursement through an electronic transfer of funds directly to your BNS or NCB account. If you wish to utilize this facility, you must indicate your account number when making a claim.

YOUR MEDECUS HEALTH CONTACTS

MedeCus Help Desk – 1-888-MEDECUS (633-3287)

Mrs. Aldith Grant – Client Relations Officer

Mrs. Elizabeth Johnson – Client Relations Officer

Mrs. Patricia Myers – Executive Assistant

Guardian Life Limited
MedeCus Health
12 Trafalgar Road
Kingston 5
Phone (876) 927-4105
Fax (876) 978-8241

AUGUST 1, 2009

GROUP HEALTH INSURANCE PLAN

FOR

THE STAFF, PENSIONERS AND ELIGIBLE DEPENDENTS OF



UNIVERSITY OF THE WEST INDIES, MONA CAMPUS

Insured by:



GUARDIAN LIFE LIMITED

12 TRAFALGAR ROAD

KINGSTON 5

Tel: (876) 927-4105

Fax: (876) 978-8241



Tel: (876) 978- 4473

Fax: (876) 927 - 4732

Email: crmsupport@medecus.com

INTRODUCTION

Guardian Life Limited (GLL) is delighted to welcome the staff and pensioners of **The University of the West Indies, Mona Campus** and their eligible dependents, as our Health Insurance clients. Coverage with Guardian Life, MedeCus Health will commence on August 1, 2009. This leaflet has been prepared to help you and your dependents understand the benefits provided under the MedeCus Group Health Insurance Plan. It is not intended to provide all the details outlined in the contract, which is between Guardian Life and **The University of the West Indies**. We trust you will find it useful and informative, and ask that you contact us if you require any additional information or clarification.

WHO ARE ELIGIBLE DEPENDENTS?

- ❖ One Spouse of the opposite sex, including common law spouse;
- ❖ Children, step-children, legally adopted children or children for whom you have court appointed guardianship. **Coverage is extended from 14 days up to their 19th birthday.**
- ❖ Dependent children over 19 years who are full time students may be covered up to their 23rd birthday, provided that they are in full time attendance at a tertiary institution. A letter from the Institution is required as proof of full time enrollment and attendance, and proof of continued student status must be provided annually thereafter.

Your HR Department must be notified of ALL changes – name changes, as well as changes to your marital status and changes to dependent coverage, that is, additions and terminations.

Change of Spouse as a result of marriage will be done immediately. A New Common Law Spouse may only be added 6 months after the previous Spouse was removed.

MEDECUS HEALTH CARDS

Each member will be provided with 2 health cards – a plastic magnetic swipe card and a plastic benefit card. Your Swipe Card may be used at pharmacies and certain Lab & X-Ray centres, dental and optical providers and some general practitioners' offices. You are required to present both cards and where the provider's charge is higher than your benefit, you are required to pay the difference.

Some health care providers, in particular Specialists, do not extend credit facilities, that is, they do not accept any health cards. In instances where the provider does not accept the MedeCus Health card you will be required to pay up-front for the services and make a claim for reimbursement from Guardian Life Limited. Your medical provider must complete the relevant sections of the form making sure to indicate the Diagnosis; his/her name and address; the name of the referring physician (if any), the charge for the service(s) and the amount paid. **The provider MUST also stamp, sign and date the Claim Form.**

Please ensure that you receive a properly stamped receipt for the amount paid and ensure that it is affixed to the Claim Form. You are required to complete Section 1 of the Claim Form, sign and date the relevant section.

YOU MUST MAKE SURE THAT YOUR CLAIM IS SUBMITTED WITHIN NINETY (90) DAYS OF THE DATE OF SERVICE. FAILURE TO SUBMIT WITHIN THE SPECIFIED TIME PERIOD WILL RESULT IN YOUR CLAIM BECOMING INVALID.

Please report lost or stolen cards immediately. Swipe cards will be replaced at a cost of \$300 each while the Benefit card will cost \$200 each. If you terminate employment with the **University** you **MUST** return your cards and those of your dependents to your HR Department.



EXPLANATION OF BENEFITS



HOSPITALIZATION:

Room & Board - 80% of UCR
 Intensive Care - 80% of UCR up to \$25,000
 * Hospital Services – 80% of Cost
 Doctor's In-Hospital visit – 80% of Cost
 Private Nursing - \$1,500 (per 8 hour shift)

* Hospital Services include drugs, dressings, operating theatre fees, lab, X-ray and all other medical services related to in-hospital care.

SURGERY:

Surgeon - 80% of UCR or 75% of cost
 Assistant Surgeon – 25% of Surgical benefit
 Anaesthetist – 40% of Surgical benefit

We recommend that where surgery is to be performed the surgical fees (Surgeon, Anaesthetist and Assistant Surgeon - if applicable) are sent directly to Guardian Life in advance, so that we may advise of the amount covered by your plan, and the amount you will be required to co-pay. The Surgeon's Fees should include all visits to you during your hospital stay.

OUT-PATIENT CARE:

Doctors' Office Visit - \$350 (UWI Health Centre)
Home Visit - \$1,500
Physiotherapy – 80% of cost up to \$1,200
 Referral by a General Practitioner or a Specialist is required for Physiotherapy. Care which is not referred will not be covered.

Specialist Consultation - \$1,800 on referral
Specialist Consultation – \$350 without referral

Gynaecologist /Obstetrician /\$1,800 per visit
Paediatrician - (up to age 12 years) - No referral is required for these specialists.

Routine Medical - \$350
Psychiatric Care - \$1,800 1st four visits, next 20 visits - \$700
Dietician - \$1,500 (on referral)
Podiatrist/Chiropractor - \$1,800 each

DIAGNOSTIC SERVICES:

X-Rays/Ultra Sound – 80% of Cost
Specialized Tests - 80% of UCR or 75% of cost
All specialized diagnostic procedures (MRIs, C.T. Scans, etc) require pre-authorization EXCEPT IN CASES OF EMERGENCY.

PRESCRIBED DRUGS: \$4,000 + MM

Membership cards must be presented when filling prescriptions. You co-pay 20% of the cost of covered items. Please remember to use your NATIONAL HEALTH FUND (NHF) cards where applicable.

MATERNITY:

- Normal Delivery -**\$40,000**
- Caesarean -**\$50,000**
- Miscarriage -**\$20,000**

All female employees and covered Spouses are eligible for maternity benefits **provided** the pregnancy begins after becoming a member of the plan. The amounts listed in the Schedule above are the maximum amounts payable in connection with a pregnancy (including ante-natal visits, delivery fee and hospitalization).

MISCELLANEOUS SERVICES:

Radiotherapy – 80% of Cost
Chemotherapy – 80% of Cost
Renal Dialysis - 80% of UCR
Tubal Ligation – 80% of cost up to \$10,000
Vasectomy - 80% of cost up to \$10,000
Immunization – 80% of Cost (up to age 12)
Local Ambulance – 80% of UCR
Hearing Aid – 80% of cost up to \$10,000

OVERSEAS CARE:

Non-Emergency - [Pre-authorization required]
 Deductible – **US\$1,000**
 Daily Room & Board – **US\$100**
 Medical Expenses - **80% of UCR**
Non-Emergency refers to a condition for which no form of treatment is available in Jamaica and treatment is being sought overseas.

Overseas Emergency Medical Services - 100% up to **US\$100,000**. This is a Rider which provides necessary treatment for **emergencies only** which occur while traveling overseas. Coverage is restricted to a 30 day trip.

MAJOR MEDICAL LIFETIME MAXIMUM – \$5,000,000

The lifetime benefit is the maximum amount which Guardian Life Limited will pay for the health care of a covered member.

Local Deductible - \$1,000

DENTAL/OPTICAL BENEFITS



DENTAL: \$7,000

This Benefit pays 80% of cost up to **the maximum** per contract year for each insured person.

Some Charges Not Covered under this benefit:

- Orthodontics
- Fixed bridgework including inlays and crowns used as abutments
- Replacement of existing bridgework or addition of teeth to existing bridgework.

OPTICAL: \$10,500



This Benefit pays 80% of cost up to **the maximum** per contract year for each insured person.

The Optical payments are subject to the following provisions:

EYE EXAMINATIONS: once per policy year

LENSES: once per policy year

FRAMES: one set each 2 policy years

CONTACT LENSES: in lieu of lenses and frames.

All lenses must be prescribed by a licensed ophthalmologist, optometrist or optician, and purchased from and dispensed by a licensed optician/optometrist.



COST CONTAINMENT:

- Do not rent or lend your card
- Keep your cards in a safe place so that others cannot gain easy access to them. Your cards must be used by only you.
- Ensure that your card, and not someone else's card, is returned to you by your health care provider.
- Report abuses or loss of cards to your HR Department.
- Keep your cards away from cell phones
- Do not scratch or write on the magnetic strip
- Coordinate your benefits with NHF – use both your NHF card and your MedeCus Health card for prescription drugs covered under the NHF. Use the NHF card first, and your MedeCus card for the balance. Together they reduce your out of pocket expenses
- Use benefits only when necessary and for required medical treatment. Careless use of the plan and rushing to finish benefits unnecessarily will contribute to increased premiums.