



**TWCU CREDIT UNION
CO-OPERATIVE SOCIETY LIMITED**



**GROUP HEALTH &
LIFE INSURANCE PLAN**

*Provider:
Guardian Life of the Caribbean Limited.*

*Administrator:
CIC Insurance Brokers Limited.*



JOIN TODAY !!
Open Enrolment to All members
of the Credit Union until
AUGUST 31ST 2020.

Thereafter, persons over sixty-five
(65) years of age will not be eligible to join and all other
Members will have to undergo a Medical Exam.

#31 Pembroke Street, POS
Tel : 623-4444
Email: info@twcu.co.tt

**Provisor Schedule of Benefits
Health Plan**

Benefits /Items	Maximum Figures
Major Medical Benefits – <u>Active Members: 3 years renewable</u>	Option 1 - \$300,000 Option 2 - \$500,000 Option 3 - \$1,000,000
Major Medical Benefits – <u>Retirees:Lifetime (1 option only)</u>	Option 1- \$300,000
Deductible	\$300
Doctor's Visit	\$300
Dental Benefit Deductible	\$3,500 \$100
Vision Care Deductible	\$1,500 \$100
Specialists - Office Visit	\$400
Specialists -Hospital/Home Visits	\$500
Diagnostic Services –per Disability	80%
Prescribed Drugs/Injections	80%
Maternity	\$5,000
Physiotherapy –per Visit Maximum No. of visits per Calendar Year	\$150 20
Preventative Care	\$1,200
Hospital Room & Board – Daily Limits	\$700 In the Caribbean 80% Elsewhere
Intensive Care – Daily Limits	\$1,000 In the Caribbean \$4,000 Elsewhere
Air Fare Max. Trips per Yr	\$5,000 2
Psychiatric – per Treatment Max. Treatments per Calendar Yr	\$500 20
Acupuncture Max. Visits per Calendar Year	\$200 20
Chiropractic Max. Visits per Calendar Year	\$200 20
Home Nursing Care Max No. of Days per Disability	\$250 30
Repatriation of Mortal Remains	\$20,000
Emergency Air Ambulance	US\$18,000

Note: For Claims outside the network, the maximum will be 70%
except for Prescribed Drugs which remains at 80%, and Preventative
Care at 100% for both within and outside the network.

Health Plan - Internal Lifetime Plan Limits

Items	Limits
Congenital Birth Defects	\$100,000
Nervous & Mental Disorder	\$25,000
AIDS/HIV	\$50,000 50% of Major Medical
Durable Medical Equipment	\$10,000
Radiation & Chemotherapy	80%
Dialysis	80%

Monthly Premiums for (Members under 65 yrs)	Member Only	Member & One	Member & Family
Option 1 - \$300,000	\$265.00.	\$450.00	\$740.00
Option 2 - \$500,000	\$300.00	\$525.00	\$825.00
Option 3 - \$1,000,000	\$400.00	\$700.00	\$1,100.00

Monthly Premiums for Retirees (Age 65 & older)	Member Only	Member & One
Option 1 (only option for Retirees) - \$300,000	\$350.00	\$625.00

**Group Life / Accidental Death & Dismemberment
Plans – Available As An Add-On to the Health Plan.**

Benefit/Item	Option 1	Option 2
Active - Under 65 Years of Age		
Group Life Sum Assured – Active	\$50,000	\$100,000
Accidental Death – Active	\$50,000	\$100,000
Monthly Premium – Active	\$20	\$40
Retirees - 65 to 70 Years of Age		
Group Life Sum Assured – 65 to 70 yrs	\$25,000	\$50,000
Accidental Death – 65 to 70 yrs	\$-	\$-
Monthly Premium– 65 to 70 yrs	\$10	\$20
Retirees - 71years of Age to Lifetime		
Group Life Sum Assured – 71 yrs to Lifetime	\$12,500	\$25,000
Accidental Death – 71 yrs to Lifetime	\$-	\$-
Monthly Premium– 71 yrs to Lifetime	\$5	\$10