

# 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 31**<sup>ST</sup> **2020.** 

Thereafter, persons over sixty-five (65) years of age will <u>not</u> 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 /ItemsMaximum FiguresMajor Medical Benefits – Active Members: 3 years renewableOption 1 - \$300,000 Option 2 - \$500,000 Option 3 - \$1,000,000Major Medical Benefits – Retirees: Lifetime (1 option only)Option 1 - \$300,000Deductible\$300Doctor's Visit\$300Dental Benefit Deductible\$1,500Deductible\$100Vision Care Deductible\$1,500Deductible\$100Specialists - Office Visit\$400Specialists -Hospital/Home Visits\$500Diagnostic Services –per Disability80%Prescribed Drugs/Injections80%Maternity\$5,000Physiotherapy –per Visit Maximum No. of visits per Calendar Year\$1,200Preventative Care\$1,200Hospital Room & Board – Daily Limits\$700 In the Caribbean \$4,000 ElsewhereIntensive Care – Daily Limits\$1,000 In the Caribbean \$4,000 ElsewhereAir Fare Max. Trips per Yr2Psychiatric – per Treatment Max. Treatments per Calendar Yr Acupuncture Max. Visits per Calendar Year\$20Chiropractic Max. Visits per Calendar Year\$200Max. Visits per Calendar Year\$20Chiropractic Max. No. of Days per Disability\$20Max No. of Days per Disability Repatriation of Mortal Remains Emergency Air AmbulanceUS\$18,000	Health Flan				
Active Members: 3 years renewable  Major Medical Benefits — Retirees:Lifetime (1 option only)  Deductible  Doctor's Visit  Dental Benefit  Deductible  Vision Care Deductible  Specialists - Office Visit  Specialists - Hospital/Home Visits  Diagnostic Services — per Disability  Prescribed Drugs/Injections  Maternity  Physiotherapy — per Visit Maximum No. of visits per Calendar Year  Preventative Care  Hospital Room & Board — Daily Limits  Intensive Care — Daily Limits  Air Fare Max. Trips per Yr  Psychiatric — per Treatment Max. Treatments per Calendar Year  Chiropractic Max. Visits per Calendar Year  Home Nursing Care Max. No. of Days per Disability  Repatriation of Mortal Remains  Potion 1 - \$500,000  Option 1 - \$300,000  Option 2 - \$500,000  Option 3 - \$1,000  Option 1 - \$300,000  Option 1 - \$300,000  Option 1 - \$300,000  Option 2 - \$500,000  Option 2 - \$1,000  Option 2 - \$1,000  It - \$300,000  Salon  Salon  Salon  Option 1 - \$300,000  Salon  Salon  Salon  Option 1 - \$300,000  Option 1 - \$300,000  Option 1 - \$300,000  Salon  Salon  Salon  Option 1 - \$300,000  Option 1 - \$100  Salon  Salon  Salon  Option 1 - \$300,000  Option 1 - \$100  Salon  Salon  Option 1 - \$300,000  Option 1 - \$100  Salon  Salon  Option  Salon  Option  Salon  Option  Salon  Salon  Option  Salon  Salon  Salon  Option  Salon  S	Benefits /Items	Maximum Figures			
renewableOption 3 - \$1,000,000Major Medical Benefits - Retirees: Lifetime (1 option only)Option 1 - \$300,000Deductible\$300Doctor's Visit\$300Dental Benefit Deductible\$1,500Vision Care Deductible\$1,500Specialists - Office Visit\$400Specialists -Hospital/Home Visits\$500Diagnostic Services -per Disability80%Prescribed Drugs/Injections80%Maternity\$5,000Physiotherapy -per Visit Maximum No. of visits per Calendar Year\$700 In the CaribbeanPreventative Care\$1,200Hospital Room & Board - Daily Limits\$1,000 In the CaribbeanIntensive Care - Daily Limits\$1,000 In the CaribbeanAir Fare Max. Trips per Yr\$5,000Psychiatric - per Treatment Max. Treatments per Calendar Yr Acupuncture Max. Visits per Calendar Year\$20Chiropractic Max. Visits per Calendar Year\$200Max. Visits per Calendar Year\$20Chiropractic Max. Visits per Calendar Year\$200Max. Visits per Calendar Year\$200Max. O. of Days per Disability Repatriation of Mortal Remains\$20,000	Major Medical Benefits –	Option 1 - \$300,000			
Major Medical Benefits — Retirees:Lifetime (1 option only)  Deductible \$300  Doctor's Visit \$300  Dental Benefit \$3,500  Deductible \$100  Vision Care \$1,500  Deductible \$100  Specialists - Office Visit \$400  Specialists - Hospital/Home Visits \$500  Diagnostic Services — per Disability \$5,000  Prescribed Drugs/Injections \$600  Maternity \$5,000  Physiotherapy — per Visit \$150  Maximum No. of visits per \$20  Calendar Year  Preventative Care \$1,200  Hospital Room & Board — \$700 In the Caribbean \$4,000 Elsewhere  Intensive Care — Daily Limits \$1,000 In the Caribbean \$4,000 Elsewhere  Air Fare \$5,000  Max. Trips per Yr \$20  Psychiatric — per Treatment \$500  Max. Treatments per Calendar Yr \$20  Acupuncture \$200  Max. Visits per Calendar Year \$20  Chiropractic \$200  Max. Visits per Calendar Year \$20  Chiropractic \$200  Max. Visits per Calendar Year \$20  Home Nursing Care \$250  Max No. of Days per Disability \$30  Repatriation of Mortal Remains \$20,000	Active Members: 3 years				
Retirees: Lifetime (1 option only)  Deductible \$300  Doctor's Visit \$300  Dental Benefit \$3,500  Deductible \$100  Vision Care \$1,500  Deductible \$100  Specialists - Office Visit \$400  Specialists - Hospital/Home Visits \$500  Diagnostic Services -per Bown Bown Bown Bown Bown Bown Bown Bown	<u>renewable</u>	Option 3 - \$1,000,000			
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Doctor's Visit \$300  Dental Benefit \$3,500  Deductible \$1100  Vision Care \$1,500  Deductible \$100  Specialists - Office Visit \$400  Specialists - Hospital/Home Visits \$500  Diagnostic Services -per Boisability \$5,000  Physiotherapy -per Visit \$150  Maximum No. of visits per Calendar Year Preventative Care \$1,200  Hospital Room & Board - \$700 In the Caribbean \$4,000 Elsewhere \$1,000 In the Caribbean \$4,000 Elsewhere \$1,000 In the Caribbean \$4,000 Elsewhere \$1,000 In the Caribbean \$1,000 In the Caribbean \$1,000 In the Caribbean \$1,000 In the Caribbean \$1,000 Elsewhere \$1,000 Else					
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Deductible   \$100   \$400   \$Specialists - Office Visit   \$400   \$500   \$500   \$250   \$250   \$250   \$250   \$360	Deductible				
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Specialists -Hospital/Home Visits Diagnostic Services –per Disability Prescribed Drugs/Injections Maternity S5,000 Physiotherapy –per Visit Maximum No. of visits per Calendar Year Preventative Care Hospital Room & Board – Daily Limits Intensive Care – Daily Limits Air Fare Max. Trips per Yr Psychiatric – per Treatment Max. Treatments per Calendar Yr Acupuncture Max. Visits per Calendar Year Chiropractic Max. Visits per Calendar Year Home Nursing Care Max No. of Days per Disability Repatriation of Mortal Remains  80%  80%  80%  80%  80%  80%  80%  8150  820  8700 In the Caribbean 84,000 Elsewhere  \$1,000 In the Caribbean \$4,000 Elsewhere  \$5,000  20  20  20  20  20  20  40  20  40  4	Deductible	\$100			
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Max. Trips per Yr  Psychiatric – per Treatment Max. Treatments per Calendar Yr  Acupuncture Max. Visits per Calendar Year  Chiropractic Max. Visits per Calendar Year  Chiropractic Max. Visits per Calendar Year  Home Nursing Care Max No. of Days per Disability  Repatriation of Mortal Remains  \$200  \$250  \$250  \$250  \$200  \$250  \$					
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Repatriation of Mortal Remains \$20,000					
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Emergency Air Ambulance US\$18,000	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 Age	Years of
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 Age	Years of
Group Life Sum Assured – 65 to 70 yrs	\$25,000	\$50,000
Accidental Death – 65 to 70 yrs	\$-	\$-
Monthly Premium– 65 to70 yrs	\$10	\$20
Retirees -	71years Lifetime	of Age to
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