

CARICARE Advantage
SCHEDULE OF MEDICAL BENEFITS
LAW ASSOCIATION OF TRINIDAD AND TOBAGO
MEMBERS AGE 61-99

<u>CARICARE ADVANTAGE</u>	<u>Benefit Maximums</u>
Maximum Benefit	\$500,000.00
Benefit Period	LIFETIME
Deductible per Calendar Year	\$300.00
Deductibles per Family	3
Co-Insurance Percentage	80%
Carry Over Provision	Last 3 months of Cal Yr
Daily Room & Board: (quoted in TT dollars)	
Overseas (Non-Caricom)	\$4,000.00
Locally (Caricom)	\$600.00
Intensive Care Benefit (Non-Caricom)	\$4,000.00
Intensive Care Benefit (Caricom)	\$600.00
Private Duty Nursing	
Maximum Per 8-hour shift - Private Residence (Day)	\$75.00
Maximum Per 8-hour shift - Private Residence (Night)	\$100.00
Maximum Per 8-hour shift - Hospital (Night)	\$120.00
Doctor's Visits (Office, Home, Hospital)	\$150.00
Specialist & Psychiatrist Visits (Office, Home, Hospital)	\$250.00
Psychologist Benefit:	
Maximum per treatment	\$150.00
Maximum number of treatments per calendar year	20
Co-Insurance Percentage	80%
Physiotherapy Benefit:	
Maximum per treatment	\$150.00
Maximum number of treatments per calendar year	20
Co-Insurance Percentage	80%
Airfare Benefit:	
Maximum per calendar year	\$4,000.00
Maximum Number of Trips per Calendar Year	2
Co-Insurance Percentage	80%
Emergency Air Ambulance Benefit	TTD\$100,000.00
Maximum Number of Trips per Calendar Year	2
Benefit Payment	100%
Emergency Local Ground Ambulance Benefit	
Benefit Payment	100%
Repatriation of Mortal Remains	
Benefit Payment	100%
Radiotherapy/ Chemotherapy Benefit/ Dialysis	\$250,000.00
Congenital Birth Defects	\$250,000.00
Surgical Benefit (Reasonable & Customary fees apply)	80% after Deductible
Anaesthetic Benefit	25% of Surgical R&C
Prescribed Drugs	80% after Deductible
Durable Medical Equipment (On initial equipment only)	80% after Deductible
Miscellaneous Benefit	80% after Deductible
Diagnostic Benefit	80% after Deductible
Internal Plan Limits	<u>Lifetime Maximums</u>
Mental & Nervous	\$25,000.00
Acquired Immune Deficiency Syndrome	\$50,000.00
Transplants	\$250,000.00
AGE LIMIT FOR COVERAGE:	99TH BIRTHDAY

CARICARE Advantage
SCHEDULE OF MEDICAL BENEFITS
LAW ASSOCIATION OF TRINIDAD AND TOBAGO
MEMBERS AGE 61-99

Preventative Care Benefits

Male Wellness* **\$750.00**

Female Wellness* **\$750.00**

** Available to all full time employees and their covered spouses*

Benefits are provided for routine examinations that may include any of the following:

1. Annual Physical Examination including:
 - Medical Exam
 - Chest X-Ray
 - Complete Urinalysis
 - Blood Profile – HBA1C, CBC, Lipid Profile, Kidney Function, Liver Function

2. Annual Gynecological and Pap Smear test
3. Annual Mammogram
4. Prostate Examination and PSA
5. Annual CA 125 Test (Women age 35 & over) **\$350.00 limit**
6. Colonoscopy (over age 50, and every 10 years) and Annual Fecal immunochemical blood test (FiT) **\$750.00 limit**
7. Immunizations: **\$300.00 limit**
 - Adult Immunizations – Yellow Fever, Chicken Pox and Tetanus

8. Doctor's visit - *One Doctor's visit is payable on ONE Preventative Care Benefit per Annum.*

All services are subject to overall Annual Wellness Benefit of **TT\$750.00**

CARICARE Advantage
SCHEDULE OF MEDICAL BENEFITS
LAW ASSOCIATION OF TRINIDAD AND TOBAGO
MEMBERS AGE 61-99

DENTAL:	<u>Benefit</u> <u>Maximums</u>
Maximum Benefit per Calendar Year:	\$1,500.00
Deductible per Calendar Year:	\$100.00
Benefit:	
Level 1 - Preventative	80%
Level 2 - Restorative	80%
Level 3 - Major Restorative	80%
 VISION:	
Maximum Benefit per Calendar Year:	\$1,000.00
Deductible per Calendar Year:	\$100.00
Co-Insurance Percentage	80%
Contacts	Paid under Vision Max
 AGE LIMIT FOR COVERAGE:	 99TH BIRTHDAY

CARICARE Advantage
PROPOSED SCHEDULE OF BENEFITS
LAW ASSOCIATION OF TRINIDAD AND TOBAGO

OVERSEAS TREATMENT BENEFIT

Type of Eligible Expense	Percentage paid by Sagicor Life Inc.	
	Core Network or Other Provider	
	% Paid	Comment
Emergency Treatment	Co-ins. on plan	R & C for the nearest location for treatment
Pre - Certified	Co-ins. on plan	R & C for the nearest location for treatment
Referred overseas and Pre - Certified	Co-ins. on plan	R & C for the nearest location for treatment
Not Approved	60%	R & C for the nearest location for treatment
<ul style="list-style-type: none"> ➤ Not pre-certified & Non-Emergency use of the ER ➤ All Procedures that can be performed locally 	Reasonable and Customary charges within the locality of the Group Plan.	