

**Schedule of Health Benefits
Vital Plan
Effective June 1, 2023**

LOCAL TREATMENT AND SERVICES

Health Insurance Act Benefits – HI

As specified under The Health Insurance Act 1970 and its regulations, orders and rules

Supplementary In-Hospital Benefits – SH

Ancillary Hospital Services	100%, Bermuda Hospitals Board Fee Schedule
Surgical, Obstetrical, Anaesthetic, Diagnostic and Medical Care	100%, Bermuda Fee Schedule
Ground Ambulance to Home	As specified under The Health Insurance Act
Chronic Disease Management Programme	80%, \$2,880 maximum per policy year
Medical Alarm Device	80%, \$200 maximum per policy year
Combined Annual Maximum	\$10,000 per policy year

Preventive and Diagnostic Benefits – PD

Medical Nutritional Therapy (Provider must be a registered Dietitian approved by Argus)	
- Initial Consultation	\$160 - 1 per policy year
- Subsequent - Individual Visit	\$65
- Subsequent - Group Session	\$35
- Combined Maximum	\$745 per policy year
Diabetes Prevention Programme (Programme & provider must be pre-approved by Argus)	
- Group Session	\$30 - 12 sessions per policy year
Diabetes Rewind Programme (Programme & provider must be pre-approved by Argus)	100%, one programme per lifetime
Annual Foot Exam For persons with type I or II diabetes or diabetic neuropathy	\$150 - maximum 1 examination per policy year
Allergy Testing	\$900 every 5 years
Allergy Injections	\$20 - per injection and serum combined
Annual Health Exam	Maximum 1 examination per policy year
- General Practitioner	\$225
- Paediatric (2-18 years)	\$195
Annual Specialist/Gynaecologist Exam (all ages)	\$225 - maximum 1 examination per policy year
Routine Diagnostic Testing in conjunction with Annual Exams	100%, Bermuda Fee Schedule
Well-Baby Routine Health Examination (under 2 years)	\$107 – maximum 6 examinations per policy year

Local Treatment & Services...continued

Annual Eye Exam	\$115 - maximum 1 examination per policy year
Routine Diagnostic Testing in conjunction with Annual Eye Exam (Provider must be approved by the Bermuda Health Council)	\$200 per policy year
Immunisations and Injections	\$30 - per injection
Laboratory & Diagnostic Services in Private Testing Facilities	100%, Bermuda Fee Schedule
- Includes Genetic Testing and Sleep Studies (These services must be pre-certified by Argus)	
- COVID-19 Testing (Approved Tests at Approved Facilities)	

Home and Office Medical Benefits – HO

General Practitioner - Office Visit	\$125
Specialist - Office Visit	\$125 9 visits per policy year combined
General Practitioner - Home Visit	\$170 - 3 per policy year
Specialist - Consultation	\$315 - 2 per policy year (100% of billed charges at Island Health Services and Family Practice Group)
Telemedicine - Virtual Office Visit o With a Local Provider only (Services & providers must be pre-approved by Argus; refer to FAQ's)	Same as in-person reimbursement Subject to benefit maximums, if applicable
In-Office Medical/Surgical Treatment	100%, Bermuda Fee Schedule
In-Office COVID-19 Sample Collection (and associated charges relating to evaluation and management, PPE and handling)	50%, Bermuda Fee Schedule or as otherwise directed by the Bermuda Health Council guidelines
Physical Medicine and Supplementary Therapies:	
- Physical & Occupational Therapy/TENS	
o Individual Visit	\$85
o Group Session	\$40
Combined Maximum, all Services	\$900 per policy year
Chiropractic	\$85 - 6 visits per policy year
Chiropody/Podiatry	\$85 - 6 visits per policy year
Behavioural Therapies for Autism Spectrum & Attention Deficit Disorders (Services must be pre-approved by Argus)	Individual and family applied behavioural therapies 100% of billed charges, \$10,000 per policy year
Mental Health Services:	
- Psychiatrist Visit	\$190 - maximum 6 visits per policy year
- Psychologist/Group Therapy Session	\$140 - maximum 6 sessions per policy year
- Counselling Services (Includes Addiction, Art, Play & Equestrian Therapies)	
o Individual Visit	\$100
o Group Session	\$45
Combined Maximum, Counselling	6 visits/sessions per policy year
- Smoking Cessation Counselling	
o Individual Visit	\$100
o Group Session	\$45
Combined Maximum, Smoking Cessation	\$370 per policy year

Local Treatment & Services...continued

Neuropsychological Testing (Services must be pre-approved by Argus)	100%, Bermuda Fee Schedule. One test every 2 policy years to a maximum of \$5,000.
Sclerotherapy	100%, Bermuda Fee Schedule, \$1,000 per policy year
Lymphedema Treatment	\$110 – 28 visits per policy year

WORLDWIDE TREATMENT AND SERVICES

Prescription Drug Benefit – RX

Drugs, Birth Control, Medicines and Sera available only by prescription.	100% for generic drugs 80% for brand name drugs \$7,500 maximum per policy year
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Benefits explained above provide a summary of the Group Health Plan and are subject to limitations and policy maximums.

Argus Customer Service Centre 298-0888

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