

2025 Schedule of Benefits



Essential Plan

June 1, 2025 – May 31, 2026

HI - HEALTH INSURANCE ACT BENEFITS

Bermuda Health Insurance Act Benefits ensure that residents have access to necessary healthcare services while in Bermuda, including in- and out-patient services at the hospital, and approved support services in the community.

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

SH - SUPPLEMENTARY IN- AND OUT-PATIENT BENEFITS

Local benefits to help cover medical costs incurred during hospitalisation or from services outside of the hospital setting.

Primary Benefit	Coverage	Maximum
Ancillary Hospital Services	100%	
	Bermuda Hospitals Board Fee Schedule	
Surgical, Obstetrical, Anaesthetic, Medical Care and In-Patient Mental Health Treatment*	100%	
* Services outside of the hospital must be pre-certified and in-network	Bermuda Fee Schedule	
Ground Ambulance to Home	If medically necessary	
Chronic Disease Management Programme	80%	\$2,880 per policy year
	Bermuda Fee Schedule	
Medical Alarm Device	80%	\$200 per policy year

MM - MAJOR MEDICAL BENEFITS

Access to treatment and services outside of Bermuda, including hospitals, clinics and specialists through our overseas network partners.

Coverage Eligibility	Policy Year Maximum	Lifetime Maximum	
All Insured Persons	\$500,000	\$1,500,000	
Eligible Expenses are payable at a percentage of the lesser of Usual and Customary Charges, claim amounts reduced by the Argus claims editing process or Discounted Rates.			
Primary Benefit	If Argus Notified within 48 hours	If Argus Not Notified within 48 hours	Maximum
Emergency			
Emergency Treatment	100%	10% inpatient only	
Primary Benefit	Pre-certified and In-Network	Not Pre-certified	Maximum
Argus Specialty Networks (Insured must contact Argus in advance)			
Neonatal Treatment, Birth Defects & High-Risk Pregnancy	100%	10% inpatient only	
Spinal Treatment (subject to a mandatory second opinion review)	100%	10% inpatient only	
Paediatric Assessment of Autism Spectrum & Attention Deficit Disorders	100%	10% inpatient only	
Psychiatric Disorders & Substance Abuse Disorders	100%	10% inpatient only	
Cardiology	100%	10% inpatient only	
Oncology	100%	10% inpatient only	
Non-Solid Organ Transplants (Bone Marrow, Stem Cell and CAR-T)	100%	10% inpatient only	\$700,000 per lifetime
All Other Treatment (Insured must contact Argus in advance)			
If Treatment is Available in Bermuda	No benefits	No benefits	
If Treatment is not Available in Bermuda	100%	10% inpatient only	

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Primary Benefit	Coverage	Maximum
The following services are payable at a percentage of the lesser of Usual & Customary charges, claim amounts reduced by the Argus claims editing process or Discounted Rates, and must be pre-certified by Argus in order to receive maximum reimbursement:		
Home		
Home Health Care	Unlimited	Unlimited
Hospitalization		
Inpatient Care	Semi-private accommodation	
Intensive Care, Outpatient and Emergency Care	Unlimited	Unlimited
Doctors Visits		
Home or Office Visit	Unlimited	Unlimited
Psychiatric & Substance Abuse Disorders		
Inpatient Care		Up to 90 days per policy year
Psychiatric Professional Services		\$5,500 per policy year
Surgical, Obstetrical, Anaesthetic, Diagnostic and Medical Care		
Per covered Service	Unlimited	Unlimited
Transplant		
Transplant Services	Unlimited	Unlimited
Rehabilitation		
Rehabilitation / Skilled Nursing Facility	Semi-private accommodation	Up to 60 days per policy year

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Primary Benefit	In Argus Preferred Provider & Specialty Networks	At all other facilities and providers	Maximum
Airfare and accommodation are only eligible for Psychiatric & Substance Abuse services, Emergency Treatment and treatment which is not available in Bermuda and must be pre-certified by Argus in order to be eligible. For maximum reimbursement, airfare arrangements must be made by the Argus Concierge. The daily reimbursement allowance is inclusive of charges for hotel or rental accommodation, transportation and other daily living expenses incurred outside Bermuda while the Insured Person is receiving Medically Necessary treatment.			
Airfare			
Commercial Economy Airfare - per Insured Person or per Insured Minor and Parent/Guardian jointly 100% if arranged through the Argus Concierge, otherwise 50% of a standard economy class fare as determined by Argus	Excludes preferred/priority seating and baggage fees		\$15,000 combined maximum per policy year
Hotel or Rental Accommodation	Daily Reimbursement Allowance		
Insured Person or Insured Minor and Parent/Guardian jointly	Up to \$300 per day	Up to \$200 per day	
Without Hotel or Rental Accommodation	50% of above amounts		

MM - MAJOR MEDICAL BENEFITS

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Primary Benefit	Coverage	Maximum
The following services must be pre-certified by Argus in order to be eligible:		
Behavioural Therapies for Autism Spectrum & Attention Deficit Disorders		
Individual and family applied behavioural therapies	100% of billed charges	\$2,500 per policy year
Cardiac Rehabilitation/Exercise Programme		
Cardiac Rehabilitation/Exercise Programme		\$2,000 per policy year
Genetic Testing		
Genetic Testing	Unlimited	
Ground Ambulance and Air Ambulance (if Medically Necessary)		
Ground Ambulance and Air Ambulance	Unlimited	
Mental Health		
Student Mental Health Hotline	Unlimited	
Repatriation of remains (inclusive of cremation)		
Return of remains or ashes	Unlimited	

This document provides a summary of the Argus Health Plan benefits.