

2025 Schedule of Benefits



Guardian 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

PD - PREVENTIVE AND DIAGNOSTIC BENEFITS

Local treatment and services available in Bermuda aimed at maintaining health, detecting health problems early and preventing complications.

Primary Benefit	Coverage	Maximum
Allergies		
Allergy Testing	\$900 every 5 years	
Allergy Injections	\$20 - per injection and serum combined	
Annual Eye Exam		
For these services, the Provider must be approved by the Bermuda Health Council		
Annual Eye Exam	\$115	1 per policy year
Routine Diagnostic Testing in conjunction with Annual Eye Exam		\$200 per policy year
Annual Foot Exam		
For persons with type I or II diabetes or diabetic neuropathy	\$150	1 per policy year
Annual Gynaecologist / Specialist Exam		
Annual Gynaecologist / Specialist Exam	\$325	1 per policy year
	100% of billed charges at Island Health Services and Family Practice Group	
Routine Diagnostic Testing in conjunction with Annual Exams	100%	
	Bermuda Fee Schedule	
Annual Health Exam		
General Practitioner	\$325	1 per policy year
	100% of billed charges at Island Health Services and Family Practice Group	
Paediatric (2-18 years)	\$195	1 per policy year
	100% of billed charges at Island Health Services and Family Practice Group	

PD - PREVENTIVE AND DIAGNOSTIC BENEFITS

Local treatment and services available in Bermuda aimed at maintaining health, detecting health problems early and preventing complications.

Primary Benefit	Coverage	Maximum
Asthmatic, Audiologic, Allergy & Chronic Obstructive Pulmonary Disease (COPD) Counselling		\$1,100 per policy year
Initial Consultation	\$160	1 per policy year for each type of service
Subsequent Visits	\$65	
Diabetes		
For these benefits, the programme & provider must be pre-approved by Argus		
Diabetes Prevention Programme Group Session	\$30 per session	12 per policy year
Diabetes Rewind Programme	100%	1 per lifetime
Immunisations and Injections		
Immunisations and Injections	\$50 per injection	\$1,000 per policy year for Dependent Children under age 19
Treatment and services not available in Bermuda	<i>See Physical Medicine and Supplementary therapies under Major Medical</i>	
Nutrition - Medical Therapy		\$1,395 per policy year
For these services, the Provider must be a registered Dietitian approved by Argus		
Initial Consultation	\$160	1 per policy year
Subsequent - Individual Visit	\$65	
Subsequent - Group Session	\$35	

PD - PREVENTIVE AND DIAGNOSTIC BENEFITS

Local treatment and services available in Bermuda aimed at maintaining health, detecting health problems early and preventing complications.

Primary Benefit	Coverage	Maximum
Paediatric		
Well-Baby Routine Health Examination (under 2 years)	\$150 per examination	
Treatment and services not available in Bermuda	See Physical Medicine and Supplementary therapies under Major Medical	
Private Testing		
Laboratory & Diagnostic Services in Private Testing Facilities	100%	
- Includes Genetic Testing and Sleep Studies	Bermuda Fee Schedule	
	Services must be pre-certified by Argus	
Weight Management		
Weight Loss Management Programme	\$127 per visit	26 per policy year
	Programme & provider must be pre-approved by Argus	

HO - HOME AND OFFICE MEDICAL BENEFITS

Local treatment and services available in Bermuda by medical doctors, mental health professionals and allied health therapists.

Primary Benefit	Coverage	Maximum
Behavioural Therapies for Autism Spectrum & Attention Deficit Disorders		
Individual and family applied behavioural therapies	100%	\$10,000 per policy year
	Services must be pre-approved by Argus	
Treatment and services not available in Bermuda	See Behavioral Therapies under Major Medical	
Chiropody / Podiatry		
Office Visit	\$85 per visit	12 per policy year
General Practitioner		
Office Visit	\$130 per visit	
	100% of billed charges at Island Health Services and Family Practice Group	
Home Visit	\$170 per visit	
Lymphedema Treatment		
Individual Visit	\$110 per visit	28 per policy year
Mental Health Services		\$5,500 per policy year
Psychiatrist Visit	\$190 per visit	
Psychologist / Group Therapy Session	\$140 per visit	
Counselling Services - Individual Visit	\$100 per visit	
Counselling Services - Group Session	\$45 per session	
Counselling Services includes Smoking Cessation, Addiction, Art, Play & Equestrian Therapies		
Neuropsychological Testing		\$5,000 per lifetime
Individual Visit	100% Bermuda Fee Schedule	1 test every 2 policy years
	Services must be pre-approved by Argus	

HO - HOME AND OFFICE MEDICAL BENEFITS

Local treatment and services available in Bermuda by medical doctors, mental health professionals and allied health therapists.

Primary Benefit	Coverage	Maximum
Physical Medicine and Supplementary Therapies		\$3,600 per policy year
Manipulations, Speech Therapy, Chiropractic, Osteopathy, Massage* (inclusive of Reflexology*), Acupuncture*, Naturopathic Doctors*	\$85	
	*Provider must be approved by Argus	
Physical & Occupational Therapy / TENS - Individual Visit	\$85	
Physical & Occupational Therapy / TENS - Group Session	\$40	
Treatment and services not available in Bermuda	See Physical Medicine and Supplementary therapies under Major Medical	
Specialist		
Initial Consultation	\$315 per visit	5 per policy year
	100% of billed charges at Island Health Services and Family Practice Group	
Office Visit	\$150 per visit	
Surgical		
In-Office Medical/Surgical Treatment	100%	
	Bermuda Fee Schedule	
Telemedicine		
Same as in-person reimbursement, services & providers must be pre-approved by Argus; refer to FAQ's		
Virtual Office Visit with a Local Provider Only	Subject to benefit maximums, if applicable	
Virtual Office Visit with Local & Overseas Providers Jointly	Not subject to benefit maximums	

MM - MAJOR MEDICAL BENEFITS

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

Coverage Eligibility			Lifetime Maximum
Maximum benefit for Active Employees, Dependents and eligible Retirees			\$5,000,000
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%	80%	
Primary Benefit	Pre-certified and In-Network	Not Pre-certified	Maximum
Argus Specialty Networks <i>(Insured must contact Argus in advance)</i>			
Neonatal Treatment, Birth Defects & High-Risk Pregnancy	100%	80%	
Spinal Treatment (subject to a mandatory second opinion review)	100%	50%	
Paediatric Assessment of Autism Spectrum & Attention Deficit Disorders	100%	80%	
Specialty Prescription Drugs	100%	50%	
Psychiatric Disorders & Substance Abuse Disorders	100%	80%	
Cardiology	100%	50%	
Oncology	100%	50%	
Non-Solid Organ Transplants (Bone Marrow, Stem Cell and CAR-T)	100%	50%	\$700,000 per lifetime
All Other Treatment <i>(Insured must contact Argus in advance)</i>			
If Treatment is Available in Bermuda	100%	80%	
If Treatment is not Available in Bermuda * including Out-of-Network	100%*	80%	

MM - MAJOR MEDICAL BENEFITS

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

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

MM - MAJOR MEDICAL BENEFITS

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

Primary Benefit	In Argus Preferred Provider & Specialty Networks	In Argus Network and all other facilities and providers	Maximum
Airfare and accommodation are only eligible for services indicated in the Major Medical Benefit charts above and must be pre-certified by Argus in order to be eligible. 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	Excludes preferred/priority seating and baggage fees		\$35,000 combined maximum per policy year
Hotel or Rental Accommodation		Daily Reimbursement Allowance	
Insured Person or Insured Person and Approved Travelling Companion*	Up to \$400 per day	Up to \$200 per day	
Without Hotel or Rental Accommodation	50% of above amounts		
* Benefits for one travelling companion are approved for one episode of care in the following circumstances: When the Insured Person is a minor Dependent Child, or has surgery or mental incapacity or otherwise requires a travelling companion due to medical necessity, subject to medical documentation and pre-approval by Argus.			

MM - MAJOR MEDICAL BENEFITS

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

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
Genetic Testing		
Genetic Testing	Unlimited	
Ground Ambulance and Air Ambulance (if Medically Necessary)		
Ground Ambulance and Air Ambulance	Unlimited	
Air Ambulance Return to Bermuda	Unlimited	
Mental Health		
Student Mental Health Hotline	Unlimited	
Repatriation of remains (inclusive of cremation)		
Return of remains or ashes	Unlimited	
Telemedicine		
Virtual Office Visit	Unlimited	

MM - MAJOR MEDICAL BENEFITS

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

Primary Benefit	Coverage	Maximum
<p>The following services are payable at 100% of the lesser of Usual and Customary charges, claim amounts reduced by the Argus claims editing process or Discounted Rates. Airfare and accommodation do not apply to these services, consultations and second opinions.</p> <p>Pre-certification of these services is not required.</p>		
Annual Health Exam		
Annual Health Exam and related Diagnostic Testing		\$3,000 per policy year
Complementary Alternative Therapies		\$350 combined maximum per policy year
Massage, Acupuncture and Naturopathic Doctors		
Physical Medicine and Supplementary Therapies		\$3,360 combined maximum per policy year
Nutritional/Diabetic, Asthmatic, Audiologic and Allergy Counselling Services, Well-baby Care, Immunisations and Injections, Allergy Testing, Annual Eye Exam, Physical and Occupational Therapy, Chiropractic, Osteopathy, Chiroprody, Podiatry, Speech Therapy		

Airfare and Accommodation do not apply to Worldwide Treatment and Services
MISC - SUPPLEMENTARY MISCELLANEOUS BENEFITS

Supplementary miscellaneous benefits are applicable to services, devices and supplies received in Bermuda or Worldwide.

Primary Benefit	Coverage	Maximum
Accessories		\$4,000 every 5 policy years
Surgical Support Hose, Surgical Brassieres, Wigs	80%	
Hearing Aids	80%	1 every 5 policy years
Orthotics	80%	1 every 2 policy years
Oral Appliances		
Oral Appliances	80%	\$3,000 every 5 policy years
	Services must be pre-certified by Argus	
Prosthetic Devices and Appliances		
Prosthetic Devices and Appliances	80%	\$25,000 per lifetime
Supplies		
Durable Medical Equipment, Accidental Dental Services and Overseas Cardiac Rehabilitation/Exercise Programme, Medical/Surgical Supplies	80% of Usual and Customary Charges	
	CPAP limited to 1 every 5 policy years, \$5,000 maximum	

RX - PRESCRIPTION DRUG BENEFIT

Brand name or generic prescription drugs dispensed in Bermuda or Worldwide.

Primary Benefit	Coverage	Maximum
<p>Drugs, Birth Control, Medicines and Sera available only by prescription</p> <p>Prescriptions over \$2,000 must be pre-certified and in-network, otherwise reimbursement is 50% if out-of-network</p>	<p>100% for generic drugs</p> <p>80% for brand name drugs</p>	

RX - SPECIALTY PRESCRIPTION DRUG BENEFIT

High-cost, biologic and biosimilar drugs and specialty drugs approved by Argus to treat complex or chronic medical conditions, dispensed in Bermuda or Worldwide.

Primary Benefit	In-Network	Out-of-Network
These benefits must be pre-certified by Argus		
Tier 1 Drugs	100%	50%
Tier 2 Drugs	50%	25%

VC - VISION CARE BENEFITS

Prescription glasses, contact lenses and vision correction surgery available in Bermuda or Worldwide.

Primary Benefit	Coverage	Maximum
Prescription Eye Glasses or Contact Lenses	100%	\$400 per policy year
Elective Surgical Treatment for Vision Correction	100%	\$2,000 per lifetime

DE - DENTAL BENEFITS

Dental treatment and services available in Bermuda or Worldwide.

Primary Benefit	% of Fee Schedule	Maximum
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Benefits are payable in accordance with the Bermuda Dental Fee Schedule. Amounts charged by a provider which exceed the scheduled amounts are your responsibility.

Please obtain a pre-estimate of benefits from your dentist prior to undergoing extensive dental procedures.

Basic Dental Services (DE01)

Preventive and Diagnostic	100%	Unlimited
- Exams, Consultations, Polishing, Scaling or Root Planing, Fluoride	100%	\$1,400 per policy year
Surgical and Minor Restorative	100%	Unlimited
Endodontics	100%	Unlimited
Periodontics	50%	\$2,000 per policy year

Major Restorative Services (DE02)

Major Restorative Services	50% or 80%	\$5,000 per policy year
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Orthodontic Services (DE03)

Orthodontic Services	50%	\$4,000 per lifetime
	Only Insured Persons up to age 19 are covered	

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