

# Your 2025-2026 Member Guide to Health Coverage and Care

Navigate Your Benefits With Ease



# Your Partner in Better Health for the Year Ahead

Empowering you to make the most of your Argus health plan

## Your 2025 Plan Enhancements

- **Improved access to on-island care**, including substance abuse treatment and outpatient procedures such as cataract and orthopedic surgeries, through partnerships with local providers.
- **Access to specialty medications at lower costs through our preferred pharmacy partnership.** We've negotiated preferred rates with select pharmacies to help with the rising costs of specialty medications while ensuring you continue to receive 100% coverage.
- **A curated network of high-quality cardiology and oncology providers**, helping to simplify decision-making, reduce costs, and ensure consistent, expert care.
- **Our new in-house travel concierge service** will take care of your medical travel and accommodation needs – from bookings to upfront payments – ensuring everything is managed seamlessly.
- **A new series of educational wellness programmes and resources** covering topics like better sleep, menopause, nutrition, and more – all designed to support healthier, more balanced lives.

## Explore the guide:



Our Network



Overseas Care



Your Guide to Local Case Management



Island Health Services



Argus Vantage



Claims



We're Here for You



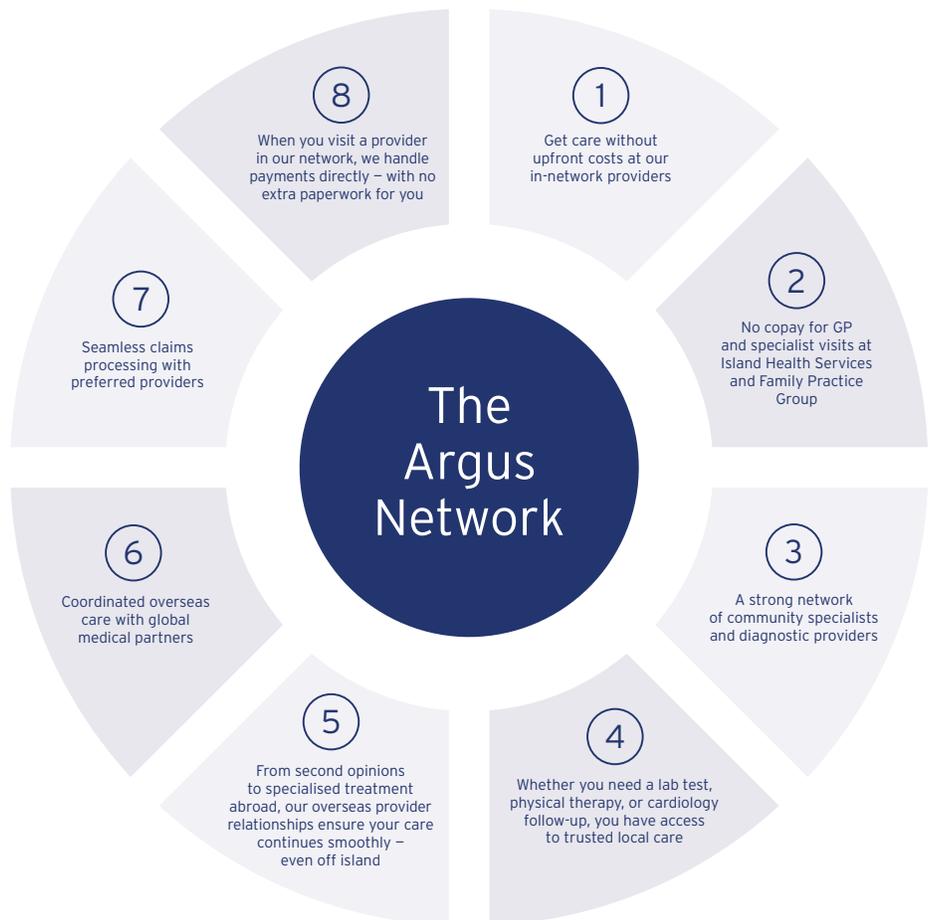


# The Power of the Argus Network: Access You Can Count On

Wherever you are in your care journey, you're backed by a trusted network of healthcare providers, both locally and overseas. We've built our network to make care more accessible, less stressful, and better coordinated – so you can focus on your health, not the logistics.

## Our Care Advantage

What you get with the Argus network:





## Specialty Provider Network

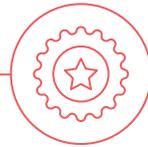
A high level of specialisation is required for certain treatments, such as spinal surgery, neonatal care, or stem cell transplants. To ensure you receive the best possible care in these situations, we've established a Specialty Provider Network.

This network includes trusted hospitals and clinics across Canada, the U.S., the U.K., and the Caribbean that deliver advanced care while meeting our standards for quality, coordination, and value.

These providers have been chosen based on:



Proven expertise  
in their specialty  
areas



High standards  
for safety, clinical  
outcomes, and  
continuity of care



Agreed-upon rates  
that protect your  
coverage and support  
long-term plan  
sustainability

Why this network matters:



Your coverage is guaranteed when you use a provider in the network



You avoid unexpected bills because pricing is arranged in advance



You receive care from specialists who are leaders in their field



You benefit from a streamlined process – with approvals, referrals, and claims coordinated for you

Coverage for these services is only available through the Specialty Provider Network. Care received outside this network may result in reduced coverage.

[See who's included in our Specialty Provider Network >](#)



### Get a Second Opinion Virtually

Peace of mind, wherever you are.

Argus members can consult top-tier U.S. specialists via secure video call to discuss medical conditions and treatment options, all while saving time and money. Connect with a specialist through a secure video consultation, and you'll receive a detailed summary to review with your local physician.

Contact us to get started.

 [overseas@argus.bm](mailto:overseas@argus.bm)

 In Bermuda: (411) 298-0429

## Smart Access with the Value Preferred Provider Network

Focused care, real value, and trusted support – exactly when you need it.

When it comes to receiving care overseas, your experience should be smooth, reassuring, and cost-effective. That's why your plan includes access to the Argus Value Preferred Provider Network (Value PPN) – a select group of trusted facilities chosen for their quality of care, efficient service, and affordability.

The Value PPN helps ensure that you receive expert treatment while maximising your coverage and minimising unexpected expenses.

### What makes your care experience different



#### Access to trusted global providers

We've worked with our overseas case management team to identify hospitals and specialists that consistently deliver great care and positive outcomes across the U.S., the U.K., Canada, and the Caribbean.



#### Reduced out-of-pocket costs

Value PPN facilities offer direct billing and competitive rates, meaning you'll have less to worry about financially when accessing treatment abroad.



#### Seamless care coordination

These providers are part of a coordinated network that works closely with Argus and our dedicated case managers – making the care journey easier from start to finish.



#### Tailored for your plan

The Value PPN is designed to work within your plan benefits while still connecting you to experienced medical professionals and essential treatments.



#### Easy access to medications

Use your CVS Caremark card or app at over 68,000 pharmacies worldwide.

## Your Care, Supported Every Step of the Way

With the Value PPN, you'll have access to:

-  A dedicated case manager to help coordinate your care
-  Support with medical record transfers and referrals
-  Virtual second opinions
-  A dedicated team to help you return home and manage follow-up care
-  Assistance with travel booking

## What if You're Already Receiving Care Outside the Network?

We understand continuity of care is important. If you or a dependent is already being treated outside of the Value PPN when you join an Argus PPN plan, your case will be reviewed with compassion. Our dedicated overseas case managers will work closely with you and your local physician to maintain your treatment path with as little disruption as possible.

## How to Find a Provider

We've made it simple to explore your options. [Click here](#) to view the full list of hospitals and facilities included in the Value PPN.

This list is organised by region and diagnosis group to help you easily identify the providers best suited to your needs.

**Tip:** If you're unsure which provider to choose or which diagnosis group applies to your treatment, our overseas case management team is here to help guide you.

 [overseas@argus.bm](mailto:overseas@argus.bm)  1-800-720-7315 (toll-free) or (441) 298-0429



### Your health is always our top priority

The Value PPN ensures that your care is thoughtfully guided, financially smart, and fully supported – so you can focus on getting better.

# Your Guide to Getting Care Overseas

When you need care overseas, our dedicated Case Managers are here to help you:

- ✓ Understand your coverage and what's eligible for approval
- ✓ Prepare your documentation (referrals, reports, medical notes)
- ✓ Navigate the pre-approval process with less back and forth
- ✓ Get peace of mind knowing what's covered before you go
- ✓ Have a single point of contact who understands your situation and keeps everything moving smoothly

**Why does it matter?** Overseas care often involves large costs, multiple providers, and detailed coordination. Having a dedicated case manager ensures you're supported, informed, and not left navigating the process alone.

## Introducing Our Travel Concierge Service

NEW FOR 2025

Your health journey doesn't stop at the border, and neither does our support.

Our Travel Concierge is a new, premium support service for eligible overseas care. Our dedicated in-house team will take care of your medical travel and accommodation needs – from bookings to upfront payments – ensuring everything is managed seamlessly. You'll have a single point of contact to minimise confusion, and you may also benefit from our preferential rates with certain hotels and other travel partners. We'll help with the logistics and make your experience a smooth one, so you can focus on your health – not the hassle of travel.



We will book your travel for you



You'll have a single point of contact for travel coordination



You'll understand your coverage before you travel

## How It Works

We're with you every step of the way.

- 1 Getting started and opening your case**

Once your doctor determines you need overseas treatment, they will complete an Overseas Care Referral Form and work with our overseas case management team to start the approval process before booking your appointments.
- 2 Call us – we're here to help**

As soon as you know you'll need overseas care, give us a call. You'll be assigned a dedicated case manager who will be with you every step of the way. Your case manager will confirm your benefits and help maximise your coverage whenever possible. Depending on where you are when you need support, contact us at the corresponding number.

**Toll-free international:** 1-800-720-7315 | **Toll-free U.S.:** 1-855-691-8240  
**Canada:** 1 (905) 532-2954 | **Bermuda:** (441) 298-0429
- 3 Connecting you to the right care**

We'll help connect you with the right specialists and assist with transferring your medical records to ensure you're prepared to book your appointments.
- 4 Planning your travel with confidence**

Thirty days before your appointment, we'll send you a detailed email outlining your medical and travel coverage so you know exactly what to expect. Our travel concierge service will help coordinate your travel to ensure a smooth journey.
- 5 Support during your hospital stay**

We'll provide all necessary documentation for a seamless hospital admission and remain available to support you remotely throughout your treatment.
- 6 Getting your medication with ease**

Need prescriptions while overseas? [Log in to the Argus Vantage online portal](#) or download the CVS App to access your CVS Caremark Card, which can be used at over 68,000 pharmacies worldwide for easy access to your medication.
- 7 Seamless follow-up care at home**

Once you're back in Bermuda, our local case management team will check on you within 48 hours to coordinate follow-up care with your GP and local specialists.
- 8 Submitting your eligible expenses online**

Submit your travel expenses – like hotel stays – through the [Argus Vantage online portal](#) based on your policy's daily allowance.



## Medical Emergency Overseas? Contact Argus Within 48 Hours

To receive 100% coverage, insured members must notify Argus within 48 hours of an emergency. Otherwise, coverage may be reduced.

### Why contact us early?



We can negotiate better rates (often 10-50% lower)



You get full coverage with no deductibles

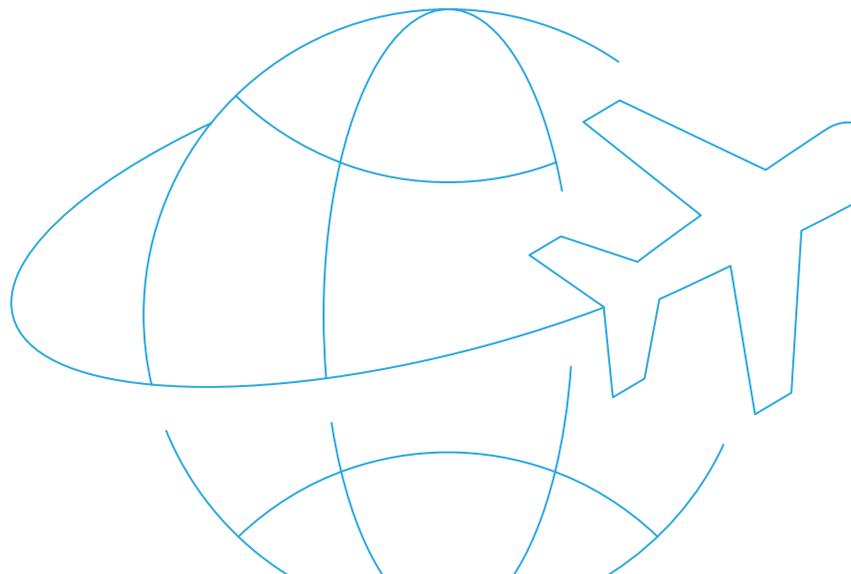


We provide guidance on navigating your care

To let us know about an overseas emergency, contact our team.

 [overseas@argus.bm](mailto:overseas@argus.bm)  1-800-720-7315

*The rules and guidelines outlined in your policy prevail over this document. Be sure to check your policy for full details.*



# Your Guide to Local Case Management

Whether your medical journey begins overseas or starts right here at home, you don't have to navigate it alone. If you've received treatment overseas, our local case management team will take over your care when you return home – and if you've been discharged from a local hospital, the team is here to support you, too.

If you or a covered dependent are facing a serious illness, hospital stay, or complex treatment locally, our case management team is here to help.

Our dedicated Nurse Case Managers work directly with you or your support person to:

- ✓ Understand your medical condition and your treatment options
- ✓ Set personalised health goals and create a wellness plan
- ✓ Manage medications and coordinate care with healthcare providers
- ✓ Connect you with local and community support services
- ✓ Help you navigate specialist referrals and insurance benefits

## Your health is our top priority

Your health plan isn't just there to pay claims – it's here to guide you through your care, whether at home or abroad. Our Case Management team provides practical support that can reduce stress, help you avoid unnecessary delays, and help you stay on track with your recovery.

To learn more about local case management support, call or email our team.

✉ [thrive.nurse@argus.bm](mailto:thrive.nurse@argus.bm) ☎ (441) 298-0429

## 24/7 Medical Advice Through Our Tele-nurse Hotline

Need medical advice for a non-urgent health concern? Our registered nurses can answer your questions, recommend appropriate care, and assist with GP consultations.

☎ (441) 298-0430

# Island Health Services

## Better Health Starts Here

Quality care. Superior service standards. Convenient access.

## Healthcare Made Simple

In 2020, Argus took the first step toward an integrated healthcare model with our purchase of Island Health Services. By doing this, we aim to improve health outcomes through preventative care, improve care coordination, and enhance patient value for money. Our priority is your wellbeing, ensuring seamless access to high-quality care, better coordination between doctors, and more affordable healthcare. With this approach, we're not just covering your care – we're actively improving it.

## Comprehensive Care, All in One Place

From annual check-ups to specialist consultations, we provide a full range of services under one roof. Whether you need primary care, chronic disease management, lab tests, or minor procedures, our expert team is here to support your health journey.

Our skilled team of GPs, specialists, and nurses provide:



Endocrinology



Ultrasounds



Home visits



Mobile blood  
collection



Internal  
medicine



Menopause  
management



Minor  
surgeries



Sports  
medicine



Holistic  
wellness



Diabetes  
management



Walk-ins



Pre-employment  
medicals



Wound  
care



Annual  
physicals



TCD  
exams

[Learn more about Island Health Services or request an appointment](#) >

# No Copay - Your Health, Fully Covered

As an Argus member, you enjoy \$0 out-of-pocket costs for GP and specialist visits, including annual physicals. We remove the financial barriers so you can focus on staying healthy.

## Five Locations Islandwide

OFFICE LOCATION	OFFICE HOURS	PHONE NUMBER
<b>Paget</b> 40 & 42 Point Finger Rd.	<b>Mon-Fri:</b> 8:00am - 7:00pm <b>Sat:</b> 9:00am - 1:00pm <b>Sun:</b> Closed	(441) 236-0084
<b>Hamilton (Dundonald St.)</b> 14 Dundonald St.	<b>Mon-Thurs:</b> 8:00am - 5:00pm <b>Fri:</b> 8:00am - 4:00pm <b>Sat:</b> 9:00am - 12:00pm <b>Sun:</b> Closed	(441) 296-9733
<b>Hamilton (Victoria St. - Family Practice Group)</b> Cumberland House, Ground Floor, #1 Victoria St.	<b>Mon-Fri:</b> 8:00am - 5:00pm <b>Sat &amp; Sun:</b> Closed	(441) 236-0001
<b>St. George's</b> 13 Water St.	<b>Mon:</b> 8:00am - 6:00pm <b>Tue-Wed &amp; Fri:</b> 8:00am - 5:00pm <b>Thurs:</b> 8:00am - 1:00pm <b>Sat &amp; Sun:</b> Closed	(441) 297-0068
<b>Somerset</b> 10 Mangrove Bay Rd.	<b>Mon-Fri:</b> 8:00am - 1:00pm <b>Sat &amp; Sun:</b> Closed	(441) 234-1390

[Request an appointment online >](#)

## Care That Fits Your Schedule

Life is busy – we get it. That's why we offer:

### Saturday clinics

Dundonald St.  
and Point Finger Rd.  
9:00am - 12:00pm

### Monday extended hours

St. George's  
open until 6:00pm

### Tuesday and Thursday

Dundonald St.  
open until 6:00pm

(Walk-ins welcome daily at Dundonald St. location)



### Working towards international accreditation

We're committed to the highest levels of care and actively pursuing international medical accreditation, raising the bar for healthcare in Bermuda.

# Manage Your Benefits in One Place with Argus Vantage

## One Login, Total Access

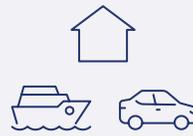
[Log in to Argus Vantage >](#)

Your health plan, pension, and even property insurance – right at your fingertips. Argus Vantage gives you secure access to all of your benefits, anytime, anywhere.



### Member health dashboard

Submit claims, check benefits, access your health plan number, and manage your health info



### Home, marine, and auto

Review and renew policies online, anytime



### Pension and investment tools

Access statements, track contributions, and manage beneficiaries

## How to Register for Argus Vantage

Not signed up yet? It's quick and easy:

- 1 Visit [argus.bm](#)
- 2 Click **Sign In** at the top right, then select **Members**
- 3 Choose **Register** and follow the on-screen steps
- 4 Upload a JPEG of your **valid government-issued ID**
- 5 **Submit** and wait for your confirmation email
- 6 Once approved, you'll receive a link to activate your account and start using Vantage



Get started with Argus Vantage today

## What You Can Do with Argus Vantage

With just one login, you can:



### Submit claims online in minutes

Easily upload invoices, receipts, and dental claims forms

[Submit a claim >](#)



### Get your reimbursement

You must sign up for Direct Deposit (EFT) to receive your claims payments faster

[Sign up for EFT >](#)



### Track your benefit balances

Check how much coverage remains for you and your dependents

[View balances >](#)



### Access your claim statements

View up to one year of your claims history and download statements

[See statements >](#)



### Easily access your health ID card

View and download your digital health ID card whenever you need it

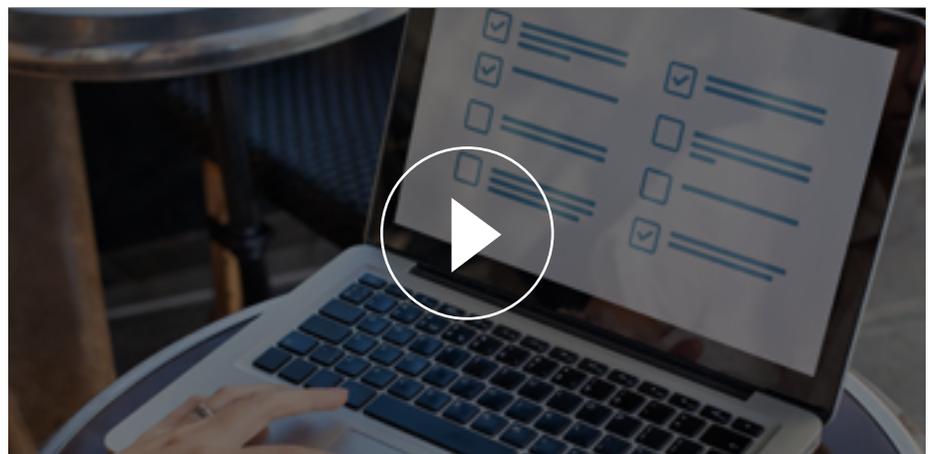
[Download card >](#)

## Your Digital Health ID Card

Skip the wallet search – download your digital health ID card for easy access, anytime, anywhere. It's your key to local and overseas care, plus a new network of overseas providers.

[Download your health ID card >](#)

**Tip:** Save it to your phone for quick and easy access.



# Managing Your Claims

## How to Submit Your Health and Dental Claims Online

Want to submit a health or dental claim online? Here's how to submit your expense claims digitally and receive your payments quickly and easily.

To submit a health or dental claim online with Argus Vantage:



Log in at [argus.bm/argus-vantage](https://argus.bm/argus-vantage)



Click 'Health Dashboard'



Click 'Submit a Health Claim'



Complete the claim form

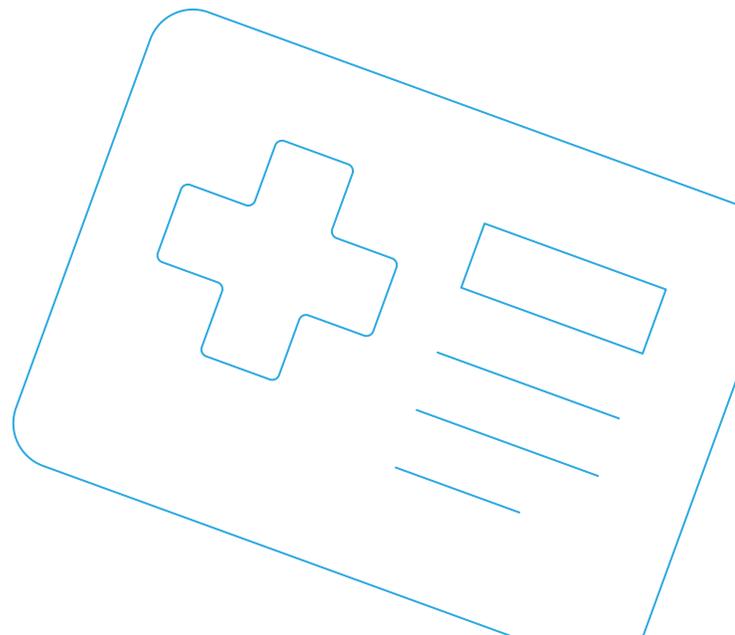


Upload digital copies of your itemised invoice and proof of payment



For dental claims, upload a completed and signed Dental Claim Form

If you are unable to use Argus Vantage, you may also email your health claims documentation to [claims@oneteamhealth.com](mailto:claims@oneteamhealth.com).



## What Documentation is Required to Process a Claim?

EXPENSE TYPE	REQUIRED DOCUMENTATION	NOTES
Prescriptions (paid upfront)	<ul style="list-style-type: none"> <li>• RX label with prescription details and cost</li> <li>• Proof of payment</li> </ul>	
Airfare (if booked directly)	<ul style="list-style-type: none"> <li>• Proof of payment</li> <li>• Complete itinerary</li> <li>• All original boarding passes</li> </ul>	Reimbursement will be based on the lesser amount of the quote obtained or its equivalent
Hotel or rental accommodation (if booked directly)	<ul style="list-style-type: none"> <li>• Agreement with insured's name</li> <li>• Medically approved travel dates</li> <li>• Statement with \$0.00 balance</li> </ul>	
Stays with family, friends, or in charitable housing	<ul style="list-style-type: none"> <li>• Signed letter or agreement from the homeowner or charity confirming your stay</li> </ul>	Reimbursed at 50% of the daily allowance value
Food and transportation	<ul style="list-style-type: none"> <li>• No receipts required</li> </ul>	Accommodation receipts must be submitted to qualify for food and transportation allowance

## Frequently Asked Claims Questions

-  **How long does it take to receive reimbursement after I submit a claim?**  
We aim to review your claim and process your payment within 10 business days.
-  **What currency will be used to pay my claim?**  
Reimbursements are made in BMD, except for members whose salaries are paid in USD (must be validated by your employer).

*Your benefits are subject to the terms and conditions of your policy at the time when services are rendered.*



Submit your health or dental claim in just a few clicks with Argus Vantage

## Disability Benefits and Support - We're Here When Health Interrupts Work

Have you experienced an illness, injury, or medical condition that requires you to take time off work? Whether it's a short recovery or a longer-term situation, you may be eligible for disability benefits that help protect your income while you focus on getting better.

Before you begin, it's important to confirm whether you're covered for Life and/or Disability benefits under your group insurance plan. Your employer or HR representative can help you review your coverage and determine next steps.

To begin the process, please speak with your employer or HR representative as soon as possible. They will guide you through the next steps and help you complete the necessary forms to start your Short- or Long-Term Disability claim. Your health and recovery are our priority and we're here to make sure you have the support you need, every step of the way.

### What to Expect: Short-Term Disability Claims Process

Short-term disability claims are managed directly through your employer or HR representative. They will guide you through the application process and ensure the necessary forms are completed.

The short-term disability application process generally includes:

- ✓ **Eligibility review**
- ✓ **Completion of application forms** – completed by you and your employer
- ✓ **Employer statement**
- ✓ **Argus review**
- ✓ **Decision** – if your claim is approved, benefits begin after the elimination period

Your employer will submit the required documents to Argus, and our team will notify your employer of the outcome. If you have questions, your HR team is your first point of contact.



## What to Expect: Long-Term Disability Claims Process

Once you've spoken with your employer or HR representative, the long-term disability application process generally follows these steps:

- 1 Eligibility review:** We'll confirm that you meet the requirements to apply for disability benefits.
- 2 Complete the required forms:** Your employer will send you the required form to complete. There are additional forms to be filled out by the appropriate parties:
  - **Claimant Statement** - completed by you
  - **Employer Statement** - completed by your employer
  - **Attending Physician Statement** - completed by your doctor
- 3 Submit medical records:** Additional medical documentation may be requested to support your claim.
- 4 Argus review:** Our Life and Disability team will carefully review all submitted information.
- 5 Decision:** You'll be notified if your claim is approved or denied. If approved, benefits will begin after the elimination period (a waiting period defined based on your plan benefits).
- 6 Ongoing monitoring:** To continue receiving benefits, you'll be required to provide regular medical updates.



If you have any questions, please reach out to our Life and Disability team at [lifeanddisabilityclaims@argus.bm](mailto:lifeanddisabilityclaims@argus.bm).

# We're Here for You

From quick questions to big decisions, we're here to help you get what you need, so you can focus on what matters most – your health.



## Need help with your health insurance?

For questions about your local health coverage, claims, or benefits, contact our Customer Service Team:

**Call:** (441) 298-0888

**Email:** [insurance@argus.bm](mailto:insurance@argus.bm)

**For general inquiries, reach out to us at:** [info@argus.bm](mailto:info@argus.bm)



## Getting medical treatment overseas?

If you need help with overseas medical services, pre-certifications, or benefit coverage, our Overseas Care Team is here for you:

**In Bermuda, call:** (441) 298-0429

**In the U.S., call:** 1-855-691-8240

**In Canada, call:** 1 (905) 532-2954

**Email:** [overseascare@argus.bm](mailto:overseascare@argus.bm)

For overseas claims assistance, contact One Team Health:

**Call (toll-free international):** 1-800-720-7315

**Email:** [claims@oneteamhealth.com](mailto:claims@oneteamhealth.com)

To check if your overseas provider is in-network or explore your options, search using our Provider Search tool.

[Find a provider >](#)



## Manage your benefits anytime, anywhere

With Argus Vantage, you can check your coverage, submit claims, and track reimbursements online.

**Register/Log in:** [Argus Vantage Portal](#)

**Support:** [vantage@argus.bm](mailto:vantage@argus.bm)



## Need help with a health or dental claim?

Submit claims, review your claims status, and track reimbursements online using Argus Vantage.

**Register/Log in:** [Argus Vantage Portal](#)

**Support:** [vantage@argus.bm](mailto:vantage@argus.bm)

For questions about health or dental claims, pre-estimates, or claim status updates, contact our Claims Team:

**For dental claims:** [dental@argus.bm](mailto:dental@argus.bm)

**For health claims:** [argusclaims@argus.bm](mailto:argusclaims@argus.bm)

**For claims questions, call:** (441) 298-0888

*Note: Please check Argus Vantage first regarding the status of your claims. If you have other claims-related questions, please direct them to the claims team to protect your privacy, as these fall outside of general member inquiries.*



### Navigating life and disability claims with ease

If you need assistance with life or disability claims, we're here to help.

**Email:** [lifeanddisabilityclaims@argus.bm](mailto:lifeanddisabilityclaims@argus.bm)



### Need ongoing support for a chronic condition?

Our Chronic Case Management Team is here to help you manage chronic conditions, navigate complex medical needs, and access extra support.

**Email:** [thrive.nurse@argus.bm](mailto:thrive.nurse@argus.bm)



### Get student mental health support

If you have a dependent in school abroad that needs mental health support, a confidential helpline is available 24/7.

**U.S. and Canada phone number:** 1-855-649-8641

**International phone number:** 001-416-380-6578



### Stay connected for updates and wellness tips

Follow us on social media for the latest news, health tips, and member benefits!

**Instagram:** [@argus\\_bermuda](https://www.instagram.com/argus_bermuda)

**Facebook:** [Argus Bermuda](https://www.facebook.com/ArgusBermuda)

**LinkedIn:** [Argus Group](https://www.linkedin.com/company/argus-group)

**Website:** [argus.bm](https://www.argus.bm)



### Your health, our priority

No matter what you need, we're here to support you. Whether it's navigating your coverage, managing a medical journey, or accessing wellness resources, our team is just a call or email away. Reach out today – we're happy to help!



Check out our FAQs at [argus.bm/healthfaqs](https://www.argus.bm/healthfaqs) or reach out to [insurance@argus.bm](mailto:insurance@argus.bm) and our team will ensure your request is directed to the right place.

### We want to hear from you!

Your feedback is invaluable in helping us improve the information and resources we provide about your health benefits. Take a few minutes to complete our survey and let us know what matters most to you – whether it's understanding your benefits, accessing care, or how to make the most of your coverage.

[Take the survey now >](#)