



Looking After Life since 1847
A Member of the Guardian Holdings Group

Mission Statement

Guardian Life of the Caribbean Limited (“GLOC”), an AM Best A- rated (excellent) company is a public company established on 30th December, 1980.

Our Mission is as follows:

We commit to build on our tradition of integrity by being the dominant provider of personal financial services in the markets where we operate in terms of financial strength, quality service and professionalism, in a manner beneficial to our customers, agents, employees, shareholders and the wider community.

Access and affordability of quality Health care is a growing concern for everyone. As part of its mission to alleviate the worry and stress associated with health care, GLOC has formulated a plan specifically for BVI residents.

This comprehensive medical plan is tailored to allow employers to give workers control over the maintenance or recovery of their health while taking care of the financial burdens which inevitably arise.

- ◆ A choice of Major Medical Maximum Benefit
- ◆ Preventative Care
- ◆ Immunizations
- ◆ Maternity and Postnatal Care
- ◆ In-Patient services
- ◆ Outpatient Services Including Surgery
- ◆ Doctor/ Specialists’ visits
- ◆ Emergency Treatment
- ◆ Ground and Emergency Air Ambulance
- ◆ Durable Medical Equipment and Prosthesis
- ◆ Laboratory Services
- ◆ Prescription Drugs
- ◆ Chemo/ Radiation and Renal Dialysis Therapy
- ◆ Psychiatric Care, Substance Abuse and Mental Illness Treatment
- ◆ Private Nursing
- ◆ Dental
- ◆ Vision
- ◆ Emergency Overseas Benefit

Submit claims to:

Caribbean Insurers (Health) Limited

PO Box 129, Road Town, Tortola
British Virgin Islands
Tel: 284 494 8927 or 284 499 4010

Guardian Life of the Caribbean Limited

#1 Guardian Drive, Westmoorings, Trinidad & Tobago, W.I.
Tel: 868 632 5433 Fax: 868 632 5695
Web: www.gloc.biz

**Healthcare Management Services
CorVel Health Care**

Metro Office Park, 14 Calle 2 - Suite 101
Guaynabo, Puerto Rico 00968
Tel: 1 877 974 2187 / 1 787 522 2500
Fax: 1 866 434 2655 / 1 866 284 3263



Health Insurance Policy

Provided by:



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Presented by:

Caribbean Insurers (Health) Limited

CorCare network and claims handled by:
CorVel Corporation

		NEMWIL PLUS			NEMWIL			NEMWIL FIRST CHOICE		
		Lifetime Maximum - \$2,000,000.00			Lifetime Maximum - \$2,000,000.00			Lifetime Maximum - \$1,000,000.00		
PPO – (Preferred Provider Organization) WW – (Worldwide)	PR – (Puerto Rico) USA – (United States of America)	NON-PPO	PPO USA/WW	PPO BVI/PR	NON-PPO	PPO USA/WW	PPO BVI/PR	NON-PPO	PPO USA/WW	PPO BVI/PR
POLICY YEAR DEDUCTIBLE	Individual	\$500	\$250	\$250 (Waived)	\$500	\$250	\$250 (Waived)	\$2,000	\$1,000	\$500 (Waived in BVI)
	Family	\$1,000	\$500	\$500	\$1,000	\$500	\$500	\$4,000	\$2,000	\$1,000
MAXIMUM OUT OF POCKET CAP	Individual	\$10,000	\$2,000	\$1,000	No Cap	\$2,000	\$1,000	No Cap	\$2,000	\$1,000
	Family	\$20,000	\$4,000	\$2,000	No Cap	\$4,000	\$2,000	No Cap	\$4,000	\$2,000
NON PRECERTIFICATION PENALTY - %		50%	35%	35%	50%	35%	35%	50%	35%	35%
HOSPITALISATION – ROOM & BOARD		75%	90%	90%	70%	90%	90%	50%	80%	80%
REHABILITATION		75%	90%	90%	70%	90%	90%	50%	80%	80%
SURGEON'S FEES		75%	90%	90%	70%	90%	90%	50%	80%	80%
EMERGENCY ROOM		75%	90%	90%	70%	90%	90%	50%	80%	80%
DIAGNOSTIC TESTING BENEFIT MRI, CT SCANS, ENDOSCOPY, CARDIOVASCULAR STUDIES		75%	90%	90%	70%	90%	90%	50%	80%	80%
PRESCRIPTION DRUGS		75%	80%	80%	70%	80%	80%	50%	60%	60%
Annual Maximum		\$2,500			\$1000			\$1000		
SECOND SURGICAL OPINION		75%	90%	90%	70%	90%	90%	50%	80%	80%
DOCTORS & SPECIALIST VISITS		75%	80%	80%	70%	80%	80%	50%	60%	60%
Annual Maximum		\$1,500			\$1000			\$1000		
ANNUAL PHYSICAL & GYNECOLOGICAL EXAMINATION		100%	100%	100%	100%	100%	100%	100%	100%	100%
Annual Maximum		\$150			\$150			\$100		
CHIROPRACTIC SERVICES		75%	90%	90%	70%	90%	90%	50%	80%	80%
Annual Maximum		\$320			\$320			\$320		
PRIVATE DUTY NURSING		75%	90%	90%	70%	90%	90%	50%	80%	80%
Annual Maximum		\$1,500			\$1,500			\$1,500		
ORGAN TRANSPLANTS Lifetime Maximum \$250,000		75%	90%	90%	70%	90%	90%	50%	80%	80%
GROUND & AIR AMBULANCE BENEFIT		100%	G 100% / A	G 100% / A	100%	G 100% / A	G 100% / A	100%	G 100% / A	G 100% / A
Annual Maximum		\$150			\$150			\$150		
GROUND Annual Maximum AIR Annual Maximum		\$25,000			\$10,000			\$10,000		
RADIOTHERAPY & CHEMOTHERAPY		75%	90%	90%	70%	90%	90%	50%	80%	80%
Annual Maximum		\$15,000			\$8,000			\$5,000		
CHRONIC CONDITIONS		75%	90%	90%	70%	90%	90%	50%	80%	80%
Annual Maximum		\$500			\$500			\$500		
AIDS-HIV		75%	90%	90%	70%	90%	90%	50%	50%	80%
Annual Maximum		\$5,000			\$5,000			\$5,000		
Lifetime Maximum		\$15,000			\$15,000			\$15,000		
PHYSICAL THERAPY		75%	90%	90%	70%	90%	90%	50%	80%	80%
Annual Maximum		\$600			\$600			\$600		
MATERNITY subject to 12 months waiting period		90%	90%	90%	90%	90%	90%	80%	80%	80%
Maximum Per Pregnancy		\$6,000			\$6,000			\$4,000		
BIRTH ABNORMALITIES		75%	90%	90%	70%	90%	90%	50%	80%	80%
Maximum		\$10,000			\$10,000			\$10,000		
PSYCHIATRIC CARE		50%	50%	50%	50%	50%	50%	50%	50%	50%
Annual Maximum		\$10,000			\$10,000			\$10,000		
Lifetime Maximum		\$25,000			\$25,000			\$25,000		
ALCOHOLISM & SUBSTANCE ABUSE		75%	90%	90%	70%	90%	90%	50%	80%	80%
Annual Maximum		\$5,000			\$5,000			\$2,500		
Lifetime Maximum		\$25,000			\$25,000			\$15,000		
VISION Annual Maximum \$200		80%			80%			80%		
DENTAL – Diagnostic/ preventative or basic restoration		80%			80%			80%		
DENTAL – Major or replacement		50% (Annual Maximum \$1,500)			50% (Annual Maximum \$1,500)			50% (Annual Maximum \$1,000)		
Orthodontic		50% (Life Time Max is \$1,500)			50% (Life Time Max is \$1,500)			50% (Life Time Max is \$1,000)		