

**CARIB CARE
HEALTH PLANS**

PREMIER

This plan is designed to cover your medical expenses on a 90% co-insurance basis, with you paying 10% of the overall expenses after the \$100.00 deductible has been satisfied.

CLASSIC

This plan is designed to cover your medical expenses on an 80% co-insurance basis – with you paying 20% of the overall expenses after the deductible has been satisfied. You can elect to have a deductible of \$250, \$500 or \$1,000 per annual plan period.

ESSENTIAL

This is a health plan designed for Hospitalisation coverage only – including in-patient and out-patient services which lead to Hospitalisation. This plan has a \$500.00 deductible.

Premium Indications for:

PREMIER

CLASSIC

ESSENTIAL

Deductible	Medical	Dental	Vision	Indication
\$100	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
\$250	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
\$500	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
\$1,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$

CARIBBEAN INSURERS
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**CARIBBEAN
INSURERS
(HEALTH)
LIMITED**

Carib Care

Health Insurance

Premier

Classic

Essential

Provided by certain Underwriters at

LLOYD'S

through
Lloyd's Correspondent
Caribbean Insurers (Health) Limited

with
CorCare network and claims handled by
CorVel Corporation



CARIBBEAN INSURERS (HEALTH) LIMITED PLANS

CARIB CARE SCHEDULE OF BENEFITS

Subject to Deductible Selected

Health Plans

Caribbean Insurers (Health) Limited has been providing high quality insurance service to the Community in the British Virgin Islands since 1973. We are committed to providing our clients with the latest affordable insurance products on the market. CIHL is therefore proud to be able to introduce the new Lloyd's health insurance plans called the **PREMIER**, **CLASSIC** and **ESSENTIAL**.

The new Lloyd's Health plans are on the cutting edge. They provide:

- ◆ **CONVERSION POLICY** - allowing you to convert from a group plan to an individual plan
- ◆ **HIGHEST SECURITY** - by Lloyd's, AM BEST: 'A' (Excellent) RATING
- ◆ **ON ISLAND PAYMENT OF CLAIMS** - through CorVel Corporation
- ◆ **QUALITY SERVICE** - by Caribbean Insurers (Health) Limited
- ◆ **ACCESS TO CORVEL CORPORATION** - www.corvel.com, NASDAQ—CRVL

CORVEL

CorVel Corporation is an international provider of leading-edge solutions and services in the field of managed health-care. CorVel specializes in applying advanced communications and information technology to improve health-care management. CorVel has over 400,000 Credentialed Providers which include the British Virgin Islands, Puerto Rico and USA.

Lifetime Maximum	PREMIER			CLASSIC			ESSENTIAL			
	\$2,000,000			\$2,000,000			\$1,000,000			
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
CALENDAR YEAR DEDUCTIBLE										
		\$5,000	\$2,500	\$100	\$500	\$250	\$250	\$2000	\$1000	\$500 (Waived)
MAXIMUM OUT OF POCKET EXPENSES										
		No cap	No cap	\$1,500	No cap	No cap	\$3,000	No cap	\$4000	\$2000
NON PRECERTIFICATION PENALTY - %										
		50	35	35	50	35	35	50	35	35
HOSPITALISATION—ROOM & BOARD**										
		50	90	100	50	50	80	50	80	80
REHABILITATION										
		50	90	100	50	50	80	50	80	80
Lifetime Maximum										
		\$5,000			\$4,000			\$4,000 (Per Year)		
SURGEON'S FEES										
		50	90	100	50	50	80	50	80	80
EMERGENCY ROOM										
		50	90	100	50	50	80	50	80	80
Annual Maximum										
		\$2,000			N/A			N/A		
DIAGNOSTIC TESTING BENEFIT MRI, CT SCANS, ENDOSCOPY, CARDIOVASCULAR STUDIES **										
		50	90	100	50	0	60	50	80	80
Annual Maximum										
		\$2,000			\$1,500			\$1,500 (Out Patient)		
PRESCRIPTION DRUGS										
		50	90	90	50	50	60	50	60	60
Annual Maximum										
		\$1,500			N/A			\$500		
SECOND SURGICAL OPINION										
		50	80	100	50	50	80	50	80	80
DOCTORS & SPECIALIST VISITS										
		50	80	80	50	50	60	50	60	60
Annual Maximum										
		\$800			\$500			\$500		
ANNUAL PHYSICAL & GYNECOLOGICAL EXAMINATION										
		50	80	100	50	50	60	100	100	100
Annual Maximum										
		\$200			\$150			\$100		
CHIROPRACTIC SERVICES										
		50	80	100	50	50	80	50	80	80
Annual Maximum										
		\$500			\$320			\$320		
PRIVATE DUTY NURSING										
		50	80	90	50	50	80	50	80	80
Annual Maximum										
		\$2,000			\$1,500			\$1,500		
ORGAN TRANSPLANT (Including Pre and Post Operative Treatments) **										
		50	80	90	50	50	80	50	80	80
Lifetime Maximum \$250,000										
GROUND & AIR AMBULANCE BENEFIT **										
		50	100	100	50	100	100	100	100	100
GROUND										
		\$150			\$150			\$150		
Annual Maximum										
		\$15,000			\$10,000			\$10,000		
AIR										
		50	80	90	50	50	80	50	80	80
Annual Maximum										
		\$5,000			\$8,000			\$5,000		
RADIOTHERAPY & CHEMOTHERAPY **										
		50	80	90	50	50	80	50	80	80
Annual Maximum										
		\$750			\$500			\$500		
CHRONIC CONDITIONS										
		50	80	90	50	50	80	50	80	80
Annual Maximum										
		\$5,000			\$5,000			\$5,000		
AIDS-HIV										
		50	80	90	50	50	80	50	80	80
Annual Maximum										
		\$15,000			\$15,000			\$15,000		
Lifetime Maximum										
		50	80	90	50	50	80	50	80	80
PHYSICAL THERAPY										
		\$540			\$360			\$450		
Annual Maximum										
		\$2,000			\$1,200			\$1,350		
Lifetime Maximum										
MATERNITY **										
		50	90	90	50	50	50	80	80	80
Per Pregnancy										
		\$4,500			\$4,000			\$4,000		
Lifetime maximum of 3 pregnancies										
BIRTH ABNORMALITIES										
		50	80	90	50	50	80	50	80	80
Maximum										
		\$10,000			\$10,000			\$10,000		
VISION										
		90	90	90	50	50	50	80		
Annual Maximum \$200										
		90	90	90	80	80	80	80		
DENTAL—Diagnostic preventative or restorative										
		90	90	90	50	50	50	50		
DENTAL—Major or replacement										
		Annual Maximum \$1,000								

**Pre-certification Required