

## HOW TO ACCESS MEDECUS SERVICES

- Access to 24 hour Help Desk – dial 1-888-MEDECUS (633-3287)
- Telephone Access to Benefit Balance – Dial 906-CARE (2273)
- Online access to Benefit Balances at [www.medecus.com](http://www.medecus.com)
- Access to online Provider Directory & Health Wise Knowledge Base at [www.medecus.com](http://www.medecus.com)
- Track claim payments online at [www.medecus.com](http://www.medecus.com)

Once you have received your new MedeCus Health card, please go to [www.medecus.com](http://www.medecus.com), navigate to the member's page, and click on the **Register Now** link. Complete the registration information to gain access to an exciting array of features and information.

## YOUR MEDECUS HEALTH CONTACTS

MedeCus Help Desk – 1-888-MEDECUS (633-3287)

Mrs. Aldith Grant – Client Relations Officer

Mrs. Elizabeth Johnson – Client Relations Officer

Mrs. Patricia Myers – Executive Assistant

Guardian Life Limited  
MedeCus Health  
12 Trafalgar Road  
Kingston 5  
Phone (876) 927-4105  
Fax (876) 978-8241

**SEPTEMBER 1, 2009**

## GROUP HEALTH INSURANCE PLAN

FOR

THE STUDENTS OF



**THE UNIVERSITY OF THE WEST INDIES, MONA CAMPUS**

Insured by:



**GUARDIAN LIFE LIMITED**

**12 TRAFALGAR ROAD**

**KINGSTON 5**

**Tel: (876) 927-4105**

**Fax: (876) 978-8241**



**Tel: (876) 978- 4473**

**Fax: (876) 927 - 4732**

**Email: crmsupport@medecus.com**

## INTRODUCTION

**Guardian Life Limited (GLL)** is delighted to welcome the Students of **The University of the West Indies, Mona Campus**, as our clients. Coverage with Guardian Life, MedeCus Health will commence on September 1, 2009. This leaflet has been prepared to help you understand the benefits provided under the MedeCus Group Health Insurance Plan, and the Group Life and Accidental Plan. It is not intended to provide all the details outlined in the contract, which is between Guardian Life and **The University of the West Indies, Mona Campus**. We trust you will find it useful and informative, and ask that you contact us if you require any additional information or clarification.

## MEDECUS HEALTH CARDS

Each student will be provided with a plastic magnetic swipe card. Your Swipe Card must be used at the UWI Health Centre.

## CARD CARE AND USAGE

- Keep your card in a safe place so that others cannot gain easy access to it. Your card must be used by only you.

- Ensure that your card, and not someone else's card, is returned to you by your health care provider.
- Report abuses or loss of card to your HR Department.
- Keep your cards away from cell phones
- Do not scratch or write on the magnetic strip
- Coordinate your benefits with NHF – use both your NHF card and your MedeCus Health card for prescription drugs covered under the NHF. Use the NHF card first, and your MedeCus card for the balance. Together they reduce your out of pocket expenses.



## EXPLANATION OF BENEFITS

### HOSPITALIZATION:

Room & Board - \$800

Intensive Care - 80% of UCR up to \$25,000

\* Hospital Services – 80% of Cost

Emergency Accident/Outpatient - \$6,000

Doctor's In-Hospital visit – \$700

Private Nursing - \$800 (per 8 hour shift)

\* Hospital Services include drugs, dressings, operating theatre fees, lab, X-ray and all other medical services related to in-hospital care.



## **SURGERY:**

Surgeon - \$30,000 + MM

Assistant Surgeon – \$12,000 + MM

Anaesthetist – \$12,000 + MM

We recommend that where surgery is to be performed the surgical fees (Surgeon, Anaesthetist and Assistant Surgeon - if applicable) are sent directly to Guardian Life in advance, so that we may advise of the amount covered by your plan, and the amount you will be required to co-pay. The Surgeon's Fees should include all visits to you during your hospital stay.

## **OUT-PATIENT CARE:**

**Doctors' Office Visit - \$350 (UWI Health Centre only)**

**Annual Routine visit - \$350 (1 per year)**

**Specialist Consultation - \$1,500 on referral**

**Specialist Consultation – \$350 without referral**

**Gynaecologist - \$1,000 per visit (Maximum 2 visits per year)**

**Physiotherapy/Speech Therapy – \$800**

Referral by a General Practitioner or a Specialist is required for Physiotherapy. Care which is not referred will not be covered.

**Psychiatric Care - \$1,500 1<sup>st</sup> four visits,  
Next 20 visits - \$500**

**Dietician - \$1,500 (on referral, 2 visits per year)**

**Podiatrist/Chiropractor - \$1,500 each (2 visits per year, reimbursement basis only)**

## **DIAGNOSTIC SERVICES:**

**X-Rays/Ultra Sound – 100% up to a maximum of \$3,000 + Major Medical**

**Specialized Tests - 80% of UCR**

**All specialized diagnostic procedures (MRIs, C.T. Scans, etc) require pre-authorization at the UWI Health Centre.**

## **PRESCRIBED DRUGS: \$6,000 + MM**

Membership cards must be presented when filling prescriptions. Benefit pays 100% of the cost of covered items up to the maximum stated above, then 80% after satisfaction of the deductible. Benefits must be accessed from the Health Centre. Please remember to use your NATIONAL HEALTH FUND (NHF) cards where applicable.

**MATERNITY: THIS BENEFIT IS NOT INCLUDED IN THE PLAN.**

## **MISCELLANEOUS SERVICES:**

**Radiotherapy – 80% of UCR**

**Chemotherapy – 80% of UCR**

**Renal Dialysis - 80% of UCR**

**Local Ambulance – 80% of UCR**

**Hearing Aid – 80% of cost up to \$10,000**

## **MAJOR MEDICAL LIFETIME MAXIMUM – \$1,000,000**

The lifetime benefit is the maximum amount which Guardian Life Limited will pay for the health care of a covered member.

**Local Deductible - \$2,000**

## **TERMS & DEFINITION**

**Major Medical (MM)** – Additional benefits available for catastrophic illnesses, or diagnostic services and prescription drugs which exceed the basic benefits, and after satisfaction of the deductible

**Deductible** – The dollar amount of eligible charges incurred during a contract year that must be borne by an insured before qualifying for additional benefits under Major Medical.

**Usual Customary & Reasonable (UCR)** - This relates to a charge which is both usual and customary and is reasonable under the circumstances, which is within the range of usual charges by other hospitals in the same geographical area or by other professionals of similar training and experience in the same geographical area.

**Co-Insurance** – The percentage sharing of covered charges between the Insurance Company and the Insured person.

**Pre-Authorization** – The requirement of obtaining the necessary medical report, including cost of service, from the UWI Health Centre and approval from Insurer prior to receiving treatment for certain tests/procedures. This requirement is not

enforced in cases of emergency.

## **ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS**

Accidental Death	\$500,000
Loss of both Hands	\$500,000
Loss of both Feet	\$500,000
Loss of Sight of both Eyes	\$500,000
Loss of Hearing – both Ears	\$500,000
Loss of Speech	\$500,000
Loss of one Hand & one Foot	\$500,000
Loss of either Hand or Foot	\$250,000
Loss of Sight of one Eye	\$250,000
Loss of Thumb & Index finger	\$125,000
Dental, maximum per accident	\$10,000
Optical – replacement of lenses broken as a result of an accident	\$5,000
Death by Natural cause	\$200,000

All losses must be as a result of an accident. Under no circumstance will the plan pay more than \$500,000 for a single accident.

Prepared by Guardian Life Limited: August 2009