

HOW TO ACCESS MEDECUS SERVICES

- Access to 24 hour Help Desk – dial 1-888-MEDECUS (633-3287)
- Access to online Provider Directory at www.myguardiangroup.com
- Track claim payments online at www.myguardiangroup.com

Once you have received your new MedeCus Health card, please go to www.myguardiangroup.com, on the home page, select Guardian Life Limited. Then select “MedeCus Login” and follow the registration instructions to gain access to an exciting array of features and information.

ELECTRONIC FUNDS TRANSFER (EFT)

You are encouraged to receive your reimbursement through an electronic transfer of funds directly to your bank account. This is safe, convenient and speedy.

UNAUTHORIZED USE OF YOUR CARDS CONSTITUTES FRAUD



MEDECUS HEALTH CONTACTS

Your Guardian MedeCus Health contacts are:
MedeCus Help Desk – 1-888-MEDECUS (633-3287)

Miss Alison Dickson – 322-7511

Mrs. Rhonda Weir-Thomas – 322-3081

Mrs. Alicia Foster – V.P. Employee Benefits, Sales and Marketing

AUGUST 1, 2016

GROUP HEALTH INSURANCE PLAN

FOR

**STAFF AND ELIGIBLE
DEPENDENTS OF**

**UNIVERSITY OF THE WEST
INDIES MONA**

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

INTRODUCTION

Guardian Life Limited (GLL) is delighted to welcome employees of **University of the West Indies (UWI) Mona Campus** and their eligible dependents, as our Health Insurance clients. Coverage with Guardian MedeCus Health will commence on **August 1, 2016**. This leaflet has been prepared to help you and your dependents understand the benefits provided under the MedeCus Group Health Insurance Plan. It is not intended to provide all the details outlined in the contract, which is between Guardian Life and **UWI**.

We trust you will find it useful and informative; you may contact us if you require any additional information or clarification.

WHO ARE ELIGIBLE DEPENDENTS?

One Spouse, married or unmarried

Children, step-children, legally adopted children or children for whom you have court appointed guardianship. **Coverage is extended from 14 days up to their 19th birthday.**

Dependent children over 19 years who are full time students may be covered up to their **25th birthday**, provided that they are in full time attendance at a tertiary institution. A letter from the Institution is required as proof of full time enrollment and attendance, and proof of continued student status must be provided annually thereafter.

Your HR Department must be notified of ALL changes – name changes, as well as changes to your marital status and changes to dependent coverage, that is, additions and terminations.

Change of Spouse as a result of marriage will be done immediately. **A New Common Law Spouse may only be added 6 months after the previous Spouse was removed.**

MEDECUS HEALTH CARDS

Each member will be provided with 2 health cards – a magnetic Swipe card and a Benefit card. Your Swipe Card may be used at all MedeCus participating providers – Pharmacies, Lab & X-Ray centres, Dental, Optical and General Practitioners. You are required to present both cards; where the provider's charge is higher than your benefit you are required to pay the difference.

MAKING A CLAIM

Some health care providers, in particular Specialists, do not accept any health cards. In instances where the provider does not accept the MedeCus Health card you will be required to pay up-front for the services and make a claim for reimbursement from Guardian Life Limited. Your medical provider must complete the relevant sections of the Claim form making sure to indicate the Diagnosis; his/her name and address; the name of the referring physician (if any), the charge for the service(s) and the amount paid. **The provider MUST also stamp, sign and date the Claim Form.**

Please ensure that you receive a receipt for the amount paid and affix to the Claim Form. You are required to complete Section 1 of the Claim Form, sign and date the relevant section.

CLAIMS MUST BE SUBMITTED WITHIN NINETY (90) DAYS OF THE DATE OF SERVICE. FAILURE TO DO SO WILL RESULT IN YOUR CLAIM BECOMING INVALID.

CARD REPLACEMENT

Please report lost or stolen cards immediately. Swipe cards will be replaced at a cost of \$500 each while the Benefit card will cost \$300 each.

If you terminate employment from your organization you **MUST** return your cards and those of your dependents, to your HR Department.

EXPLANATION OF BENEFITS

HOSPITALIZATION:

Room & Board (semi-pvt. rates) - **80% of UCR**
Public Hospital Ward - **100% up to \$1,000**
Intensive Care (p/day) - **80% up to \$30,000**
*In Hospital Services - **80% of Cost**
Out- Patient Services - **80% of Cost**
Doctor's In-Hospital visit (non-surgical) - **80% of Cost**
Private Nursing (per 8 hour shift) - **\$2,000**
(Requires Pre-Authorization)

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

SURGERY:

Surgeon's Fee: **Higher of 80% of UCR and 75% of Cost**
Assistant Surgeon's Fee - **25% of Surgeon's Limit**
Anaesthetist Fee - **40% of Surgeon's Limit**
Root Canal - **80% of UCR**
Permanent Crowns - **80% of UCR up to \$69,000**
(Conditions apply)

We recommend that 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. The Surgeon's Fees should include all visits to you during your hospital stay.

DIAGNOSTIC PROCEDURES:

Laboratory & X-Ray (includes X-Ray, ECG, EKG, laboratory services, PAP Smears, Ultrasounds) - **80% of Cost, member co-pays 20%**

PRESCRIPTION DRUGS:

Annual Limit - **80% of cost up to \$4,000, member copays 20%**
Please remember to use your NATIONAL HEALTH FUND (NHF) cards where applicable.

MATERNITY - In lieu of all other Benefits

- Normal Delivery - **\$40,000**
- Caesarean - **\$50,000**
- Miscarriage - **\$20,000**

DOCTORS' VISITS:

Office Visit - **\$600 unlimited**
Home visit - **\$2,000 unlimited**
Routine Medical - **\$600 (1 visit per policy year)**

Ophthalmologist - **\$2,500 (1 visit per year)**

Specialist Consultation - **\$2,500 (with referral)**
Specialist Consultation - **\$600 (without referral)**

Paediatrician - (up to age 12 years) **\$2,500 (2 visits per disability)**
Gynaecologist - **\$2,500 (2 visits per disability)**
No referral is required for these specialists.

Physiotherapy/Speech Therapy (referred) - **\$1,200 (unlimited visits)**
Occupational Therapy - **\$1,200 (10 sessions per annum)**
Referral by a General Practitioner or a Specialist is required

Dietician - **\$2,000 (on referral)**
Podiatrist/Chiropractor - **\$2,500 (2 visits per year)**
Psychiatric Care - **1st 4 visits - \$2,500; next 20 visits \$1,000 each**

MISCELLANEOUS SERVICES:

Radiotherapy/Chemotherapy - **80% of Cost**
Renal Dialysis - **80% of Cost**
Tubal Ligation/Vasectomy - **80% of cost up to \$10,000**
HPV Vaccine: **80% of cost up to \$5,000** (ages 12-26)
Immunization - **80% of Cost** (up to age 12)
Hearing Aid - **80% of cost up to \$24,000** (per ear, once every 3 years)
Local Ground Ambulance - **80% of UCR**

OVERSEAS CARE:

Non-Emergency - [Pre-authorization required]

Daily Room & Board - **US\$250**
Overseas Deductible - **US\$1,000**
Other Medical Expenses - **80% of UCR**
Air Transportation - **Not Applicable**

Non-Emergency refers to a condition for which no form of treatment is available in Jamaica and treatment is being sought overseas.

Emergency - US\$100,000 - This is a Rider which provides necessary treatment for **emergencies only** which occur while traveling overseas. Coverage is restricted to a 30 day trip. Conditions Apply!

MAJOR MEDICAL:

Lifetime Maximum - **\$5,000,000**
Local Deductible - **\$2,000**
Co-Insurance - **80%/20%**

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

MM -Major Medical provides the extra coverage required to assist with large expenses resulting from catastrophic illnesses, accidents or complication of pregnancy.

UCR - Usual Customary & Reasonable



DENTAL - 80% of cost up to \$7,000

Some Charges Not covered under this benefit:

- Orthodontics
- Fixed bridgework including inlays and crowns used as abutments
- Replacement of existing bridgework or addition of teeth to existing bridgework.

OPTICAL - 80% of Cost up to \$10,500

The Optical payments are subject to the following provisions:

LENSES: once per policy year

FRAMES: one set in 24 months

CONTACT LENSES: in lieu of lenses and frames.

All lenses must be prescribed by a licensed ophthalmologist, optometrist or optician, and purchased from and dispensed by a licensed optician/optometrist.



COST CONTAINMENT:

- Keep your cards in a safe place so that others cannot gain easy access to them. Your cards 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 cards to your HR Department.
- 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
- Use benefits only when necessary and for required medical treatment. Careless use of the plan and rushing to finish benefits unnecessarily will contribute to increased premiums.

*Prepared By Guardian Life Limited
Sales & Marketing
Employee Benefits Division
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