

**Schedule of Health Benefits
Vital Plan
Effective June 1, 2024**

LOCAL TREATMENT AND SERVICES

Health Insurance Act Benefits – HI

As specified under The Health Insurance Act 1970 and its regulations, orders and rules

Supplementary In-Hospital Benefits – SH

Ancillary Hospital Services	100%, Bermuda Hospitals Board Fee Schedule
Surgical, Obstetrical, Anaesthetic, Diagnostic and Medical Care	100%, Bermuda Fee Schedule
Ground Ambulance to Home	As specified under The Health Insurance Act
Chronic Disease Management Programme	80%, \$2,880 maximum per policy year
Medical Alarm Device	80%, \$200 maximum per policy year
Combined Annual Maximum	\$10,000 per policy year

Preventive and Diagnostic Benefits – PD

Medical Nutritional Therapy (Provider must be a registered Dietitian approved by Argus)	
- Initial Consultation	\$160 - 1 per policy year
- Subsequent - Individual Visit	\$65
- Subsequent - Group Session	\$35
- Combined Maximum	\$745 per policy year
Diabetes Prevention Programme (Programme & provider must be pre-approved by Argus)	
- Group Session	\$30 - 12 sessions per policy year
Diabetes Rewind Programme (Programme & provider must be pre-approved by Argus)	100%, one programme per lifetime
Annual Foot Exam For persons with type I or II diabetes or diabetic neuropathy	\$150 - maximum 1 examination per policy year
Allergy Testing	\$900 every 5 years
Allergy Injections	\$20 - per injection and serum combined
Annual Health Exam	Maximum 1 examination per policy year
- General Practitioner	\$225
- Paediatric (2-18 years)	\$195
	100% of billed charges at Island Health Services and Family Practice Group
Annual Specialist/Gynaecologist Exam (all ages)	\$225 - maximum 1 examination per policy year 100% of billed charges at Island Health Services and Family Practice Group
Routine Diagnostic Testing in conjunction with Annual Exams	100%, Bermuda Fee Schedule
Well-Baby Routine Health Examination (under 2 years)	\$150 – maximum 6 examinations per policy year

Local Treatment & Services...continued

Annual Eye Exam	\$115 - maximum 1 examination per policy year
Routine Diagnostic Testing in conjunction with Annual Eye Exam (Provider must be approved by the Bermuda Health Council)	\$200 per policy year
Immunisations and Injections	\$50 per injection \$1,000 maximum per policy year for Dependent Children under age 19
Laboratory & Diagnostic Services in Private Testing Facilities - Includes Genetic Testing and Sleep Studies (These services must be pre-certified by Argus)	100%, Bermuda Fee Schedule

Home and Office Medical Benefits – HO

General Practitioner - Office Visit	\$130 (100% of billed charges at Island Health Services and Family Practice Group)
Specialist - Office Visit	\$150 9 visits per policy year combined
General Practitioner - Home Visit	\$170 - 3 per policy year
Specialist - Initial Consultation	\$315 - 2 per policy year (100% of billed charges at Island Health Services and Family Practice Group)
Telemedicine - Virtual Office Visit o With a Local Provider only (Services & providers must be pre-approved by Argus; refer to FAQ's)	Same as in-person reimbursement Subject to benefit maximums, if applicable
In-Office Medical/Surgical Treatment	100%, Bermuda Fee Schedule
Physical Medicine and Supplementary Therapies: - Physical & Occupational Therapy/TENS o Individual Visit o Group Session Combined Maximum, all Services	\$85 \$40 \$900 per policy year
Chiropractic	\$85 - 6 visits per policy year
Chiropody/Podiatry	\$85 - 6 visits per policy year
Behavioural Therapies for Autism Spectrum & Attention Deficit Disorders (Services must be pre-approved by Argus)	Individual and family applied behavioural therapies 100% of billed charges, \$10,000 per policy year
Mental Health Services: - Psychiatrist Visit - Psychologist/Group Therapy Session - Counselling Services (Includes Addiction, Art, Play & Equestrian Therapies) o Individual Visit o Group Session Combined Maximum, Counselling - Smoking Cessation Counselling o Individual Visit o Group Session Combined Maximum, Smoking Cessation	\$190 - maximum 6 visits per policy year \$140 - maximum 6 sessions per policy year \$100 \$45 6 visits/sessions per policy year \$100 \$45 \$370 per policy year

Local Treatment & Services...continued

Neuropsychological Testing (Services must be pre-approved by Argus)	100%, Bermuda Fee Schedule. One test every 2 policy years to a maximum of \$5,000.
Sclerotherapy	100%, Bermuda Fee Schedule, \$1,000 per policy year
Lymphedema Treatment	\$110 – 28 visits per policy year

WORLDWIDE TREATMENT AND SERVICES

Prescription Drug Benefit – RX

Drugs, Birth Control, Medicines and Sera available only by prescription.	100% for generic drugs 80% for brand name drugs \$7,500 maximum per policy year
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Benefits in this booklet provide a brief summary of the Health plan. To view the coverage that applies to you, log-in to your Argus Vantage secure member account at www.argus.bm/argus-vantage. Full terms and conditions of the plan are provided in the Master Policy issued to you.

Argus Customer Service Centre 298-0888

www.argus.bm