

## Medical Benefits for Department of Education

**Note** – The benefits outlined below reflect all students studying in St. Maarten, Curacao, Aruba, and all other countries (except USA).

MEDICAL BENEFITS	COVERAGE
<b>Lifetime Maximum Coverage</b>	NAF 2,000,000.00 (US\$ 1,111,111.11)
<b>Repatriation</b>	Maximum of \$10,000.00
<b>Doctors Visit</b> - Office, Home, Hospital	100% of R&C charges (Based on the country student is studying) Maximum visit - 1 per day
<b>Specialist Visit</b>	100% of R&C charges (Based on the country student is studying) Maximum visit - 1 per day
<b>Emergency Doctor's Visit</b> - Home/Hospital	100% of R&C charges (Based on the country student is studying) Maximum visit - 1 per day
<b>Diagnostic Expense</b>	100% of R & C charges
<b>Prescription Medication</b>	100% of R&C charges (Over the counter medication not covered) Reimbursement limited to prescribed drugs as set out and required by law in the insurer's jurisdiction.
<b>Hospital Expenses</b>	100% of R&C charges
<b>Air Ambulance</b>	Annual Maximum of \$10,000.00 (Pre-certification is mandatory)
<b>Ground Ambulance</b>	100% of R&C charges to Maximum of \$50.00
<b>Accommodation</b> - for parent or child accompanying the patient (children under 15 years)	Maximum of \$50.00 per night Maximum of 20 nights per year
<b>Maternity Benefits</b> <ul style="list-style-type: none"> <li>Normal/Caesarean Delivery</li> <li>Coverage includes pre-natal care</li> <li>Complications including Extra-Uterine Pregnancy are treated as any other illness</li> <li>Gynecologist do not require referrals</li> </ul>	100% of R&C charges to Maximum of \$2,500.00
<b>Psychiatric Benefits</b>	100% of R&C charges to Max. (Includes in-patient & out-patient). Maximum Benefit of \$2,000.00 Maximum of \$35.00 (1 visit per day).
<b>Physiotherapy</b>	80% of R& C charges Annual Maximum of \$1,100.00
<b>Dental Care</b> <ul style="list-style-type: none"> <li>Crowns and Bridges are not covered</li> </ul>	80% of R& C charges (Annual Maximum of \$550.00)
<b>Vision Care</b> <ul style="list-style-type: none"> <li>Eye Examination</li> <li>Frames (standard)</li> </ul> <p>Contact Lenses (per pair)</p> <ul style="list-style-type: none"> <li>When medically necessary</li> <li>If not medically necessary</li> </ul> <p>Lenses (for glasses)</p> <ul style="list-style-type: none"> <li>Single (each)</li> <li>Bi-focal (each)</li> <li>Multi-focal (each)</li> <li>Lenticular (each)</li> </ul>	100% of R& C charges Maximum US\$ 45.00 (1 examination per year) Up to US\$70.00 Maximum per calendar year (1 set per 24 month period).  Up to US\$ 100.00 one set per calendar year Up to US\$ 28.00 one set per calendar year  Up to US\$80.00 Maximum per calendar year Up to US\$175.00 Maximum per calendar year Up to US\$195.00 Maximum per calendar year Up to US\$198.00 Maximum per calendar year
<b>Pre-Existing Conditions</b>	Excluded for first twelve (12) months.

### **Coverage outside of Area of Validity**

This coverage is valid only when student is on a vacation or during an internship. Conditions apply as follows:

- (A) For acute and existing cases on medical indication, after agreement of our Medical Adviser, reimbursement will be made up to maximum two times the local tariffs of the most recognized hospital in the area of validity.
- (B) For non-acute and existing cases, on referral, which require treatment abroad due to non-availability in the area of validity, the costs shall be compensated in accordance with (A) above. The Company will further reimburse hotel accommodation costs for the referred cases which do not require Medical Quotation.
- (C) For non-acute and existing cases without prior agreement of our Medical Advisor, reimbursement will be made according to the local tariffs of the most recognized hospital in the area of validity where the Policy was issued.

### **Definitions**

- 1. Area of validity – is the country where the student is currently studying.
- 2. R & C Charges – Reasonable and Customary Charges.