

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
Lifetime Maximum Coverage	NAF 2,000,000.00 (US\$ 1,111,111.11)
Repatriation	Maximum of \$10,000.00
Doctors Visit - Office, Home, Hospital	100% of R&C charges (Based on the country student is studying) Maximum visit - 1 per day
Specialist Visit	100% of R&C charges (Based on the country student is studying) Maximum visit - 1 per day
Emergency Doctor's Visit - Home/Hospital	100% of R&C charges (Based on the country student is studying) Maximum visit - 1 per day
Diagnostic Expense	100% of R & C charges
Prescription Medication	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.
Hospital Expenses	100% of R&C charges
Air Ambulance	Annual Maximum of \$10,000.00 (Pre-certification is mandatory)
Ground Ambulance	100% of R&C charges to Maximum of \$50.00
Accommodation - for parent or child accompanying the patient (children under 15 years)	Maximum of \$50.00 per night Maximum of 20 nights per year
Maternity Benefits <ul style="list-style-type: none"> ▪ Normal/Caesarean Delivery ▪ Coverage includes pre-natal care ▪ Complications including Extra-Uterine Pregnancy are treated as any other illness ▪ Gynecologist do not require referrals 	100% of R&C charges to Maximum of \$2,500.00
Psychiatric Benefits	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).
Physiotherapy	80% of R& C charges Annual Maximum of \$1,100.00
Dental Care <ul style="list-style-type: none"> ▪ Crowns and Bridges are not covered 	80% of R& C charges (Annual Maximum of \$550.00)
Vision Care <ul style="list-style-type: none"> ▪ Eye Examination ▪ Frames (standard) <p>Contact Lenses (per pair)</p> <ul style="list-style-type: none"> ▪ When medically necessary ▪ If not medically necessary <p>Lenses (for glasses)</p> <ul style="list-style-type: none"> ▪ Single (each) ▪ Bi-focal (each) ▪ Multi-focal (each) ▪ Lenticular (each) 	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
Pre-Existing Conditions	Excluded for first twelve (12) months.

