

## Overseas Coverage Brochure

Overseas treatment is a benefit provided by Health Insurance Plan (HIP) and FutureCare under their respective Supplemental Benefit Orders. The Health Insurance Department (HID) overseas benefit uses a preferred network of overseas providers (in-network) to help manage treatment costs. As such, the benefit coverage is different between facilities inside of HID’s preferred provider network versus those providers outside of our preferred provider network. The following grid shows the basic benefit coverage for each plan for facilities in the preferred network and outside.

| <b>Plan</b>       | <b><u>Tier I: Approved Hospitals</u></b>                              | <b><u>Tier II: Hospitals Outside the Approved Network but Approved by Health Insurance Committee (HIC)</u></b> | <b><u>Tier III: Hospitals Outside the Approved Network but NOT approved by the HIC:</u></b> |
|-------------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <b>HIP</b>        | 60% of usual and customary charges after discounts negotiated by GMMI | 40% of usual and customary charges after discounts negotiated by GMMI                                          | Not Covered                                                                                 |
| <b>FutureCare</b> | 75% of usual and customary charges after discounts negotiated by GMMI | 55% of usual and customary charges after discounts negotiated by GMMI                                          | Not Covered                                                                                 |

### Overseas Care Coordination

HID uses an overseas care management company, Global Medical Management Inc. (GMMI) to assist with coordinating our policyholder’s overseas treatment. GMMI is available 24/7 and can assist with emergency assistance overseas, provide information about HID’s overseas preferred provider network. GMMI negotiate rates for treatment facilities both in HID’s preferred network and in the overall GMMI network.

#### **All overseas care is subject to prior approval**

The basic rules that govern HID’s overseas benefit are listed below. These apply to both the HIP and FutureCare plans:

1. The treatment/care must be medically necessary and not available in Bermuda.
  - a. The following two items are exceptions to this rule:
    - i. Radiation treatment is covered overseas according to the policyholder’s plan and facility/network used.
    - ii. FutureCare policyholder vision benefits are available overseas up to the annual maximums.
2. Policyholder must have a referral from a local Specialist or Physician, with appropriate clinical notes.
  - a. The name of receiving facility may be left blank as this allows the policyholder to discuss options with the GMMI coordinator that may best meet their needs.
  - b. Referrals may be emailed [Bermudagov@gmmi.com](mailto:Bermudagov@gmmi.com) or faxed to 441-278-9874.
3. GMMI must be contacted to organize care for the policyholder and negotiate reduced cost for care before any appointments are arranged. Local GMMI phone number is 441-278-9870.
4. If policyholder is travelling abroad, only emergency care is covered. Emergency is defined as “an injury or illness that is acute and an immediate risk to a person’s life or long-term health”.

#### GMMI Contact Information:

|                |              |                                                                     |              |
|----------------|--------------|---------------------------------------------------------------------|--------------|
| Toll Free (US) | 844-570-3937 | Direct Line / Collect (US)                                          | 954-334-7710 |
| From Bermuda   | 441-278-9870 | United States Fax                                                   | 954-334-7711 |
| Bermuda Fax    | 441-278-9874 | Email: <a href="mailto:Bermudagov@gmmi.com">Bermudagov@gmmi.com</a> |              |

### HID Benefits Limits and Exclusions:

- Overseas treatment is limited to 45 days in-patient stay during a twelve (12) month period for the same diagnosis;
- Overseas treatment is limited to in-patient and out-patient hospital treatment within the preferred network of treatment facilities;



- Care provided at the facilities listed in Tier III will not be covered if services dates fall on or after October 1, 2019.
- Long-term care, custodial, or hospice care overseas is not covered;
- Rehabilitation for drug or alcohol addiction overseas is not covered;
- Airfare, air ambulance, hotel and transportation costs to and from the hospital are not covered for overseas treatment;
- Cosmetic or plastic surgery are not covered unless necessary to correct traumatic injury;
- Elective treatments, second opinions and experimental treatments are not covered;
- Diagnostic services performed to satisfy the requirements for third parties is not covered;
- Claims from medical providers or individuals must be submitted within 12 months of the treatment date, otherwise the claim is expired and will be rejected.

If you have additional questions, please call the Health Insurance Department at 295-9210.

**HID Network of Hospitals:**

**Tier I: Approved Hospitals**

| <u>USA</u>                                                | <u>Location</u>  |
|-----------------------------------------------------------|------------------|
| <b>Massachusetts</b>                                      |                  |
| Boston Children’s Hospital                                | Boston           |
| Brigham & Women’s Faulkner Hospital                       | Boston           |
| Brigham & Women’s Hospital                                | Boston           |
| Dana-Farber Cancer Institute                              | Boston           |
| Massachusetts General Hospital                            | Boston           |
| Tufts Medical Center                                      | Boston           |
| Lahey Clinic Medical Center                               | Burlington       |
| New England Baptist Hospital                              | Roxbury Crossing |
| <b>Florida</b>                                            |                  |
| Broward General Medical Center                            | Fort Lauderdale  |
| Cleveland Clinic Hospital                                 | Weston           |
| Laser Spine Institute                                     | Tampa            |
| Mount Sinai Medical Center Florida                        | Miami            |
| Nicklaus Children’s Hospital (Miami Children’s Hospital)  | Miami            |
| University of Miami Hospital                              | Miami            |
| University of Miami Sylvester Comprehensive Cancer Center | Miami            |
| Jackson Memorial Hospital                                 | Miami            |
| <b>Pennsylvania</b>                                       |                  |
| Children’s Hospital of Philadelphia                       | Philadelphia     |
| Fox Chase Cancer Center                                   | Philadelphia     |

|                                                     |                    |
|-----------------------------------------------------|--------------------|
| Magee Rehabilitation Hospital                       | Philadelphia       |
| Rothman Institute                                   | Philadelphia       |
| Temple University Hospital                          | Philadelphia       |
| Thomas Jefferson University Hospital                | Philadelphia       |
| Wills Eye Hospital                                  | Philadelphia       |
| University of Pennsylvania Hospital System          | Multiple locations |
| <b>Maryland, MD</b>                                 |                    |
| John Hopkins                                        | Baltimore          |
| John Hopkins Children’s Center                      | Baltimore          |
| <b>Georgia</b>                                      |                    |
| Peidmont Eye Surgery Center                         | Atlanta            |
| Emory St. Joseph’s Hospital                         | Atlanta            |
| <b>Multiple USA Locations</b>                       |                    |
| Cancer Treatment Center of America                  |                    |
| <b>Canada</b>                                       |                    |
| <b>Ontario</b>                                      |                    |
| Mount Sinai Hospital Toronto Canada                 | Toronto            |
| Princess Margaret Hospital                          | Toronto            |
| Sick Kids Toronto                                   | Toronto            |
| Toronto General Hospital / Toronto Western Hospital | Toronto            |

**Tier II: Hospitals Outside the Approved Network of Hospitals but Approved by the Health Insurance Committee**

The overseas facilities which are within the GMMI network but outside of the HIC Approved Hospitals will be covered at the reduced “out of Network” rates for HIP (40%) and FutureCare (55%) policyholders.

**Tier III: Hospitals Outside the Approved Network of Hospitals but NOT approved by the Health Insurance Committee**

Per Section 11 (1A) (b) of the Health Insurance (FutureCare Plan) (Additional Benefits) Order 2009 and Section 14(1A) (b) of the Health Insurance (Health Insurance Plan) (Additional Benefits) Order 1988

| <u>USA</u>                                                             | <u>Location</u> |
|------------------------------------------------------------------------|-----------------|
| <b>Arizona</b>                                                         |                 |
| Desert Institute for Spine Disorders / Scottsdale Health Thompson Peak | Scottsdale      |
| <b>Connecticut</b>                                                     |                 |
| Griffin Hospital                                                       | New Haven       |

|                                   |               |
|-----------------------------------|---------------|
| <b>New York</b>                   |               |
| Lenox Hill Hospital               | New York      |
| New York Presbyterian Hospital    | New York      |
| NYU Langone                       | New York      |
| <b>Florida</b>                    |               |
| 21 <sup>st</sup> Century Oncology | Coral Springs |