



FUTURE CARE

An affordable Healthcare programme for Bermuda's Seniors

With the escalating costs of healthcare, many of us are finding that access to affordable health insurance is beyond our reach. FutureCare is designed to bring quality coverage to you at an affordable cost.

ELIGIBILITY

As of 1 April 2011 all persons over the age of 65 are eligible to enroll in FutureCare.

PREMIUM

Phase 1: For persons already enrolled in FutureCare in Phase 1, the premium is \$375 per month.

Phase 2 and 3: For those enrolling in FutureCare the premium will be \$635 per month.

Moving forward, Financial Assistance will continue to assess individuals who cannot afford to pay the premiums and will enroll them in FutureCare as required.

SECTION 1 Standard Hospital Benefits

Hospital

- Inpatient • Outpatient

Psychiatric Hospital

- Inpatient – 40 days per year
- Outpatient

Private Facilities

- Diagnostic imaging services at approved rates

Other

- Artificial limbs and appliances (\$15,000 lifetime maximum)
- Dialysis treatment
- Kidney transplant (up to \$30,000)
- Home health care

SECTION 2 FutureCare Supplemental Benefits

Professional Services

The following professional services:

- Office visits to a general practitioner at \$46 per visit;

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- Office visits to a specialist physician when referred by a general practitioner at \$131 for initial and \$55 for follow-up;
- Group psychotherapy sessions, to a maximum of 24 visits per policy year at \$46 per visit;
- Visits to a clinical psychologist, to a maximum of 12 visits per policy year at \$78 per visit;
- Visits to a psychiatrist at \$131 for initial and \$81 for follow-up;
- Physiotherapy or occupational therapy, to a maximum of 12 visits per policy year at \$35 per visit;
- Speech therapy sessions, with referral required from a general practitioner, to a maximum of 12 one-hour sessions per policy year at \$42 per visit;
- Visits to a chiroprapist, to a maximum of 6 visits per policy year at \$41 per visit; and
- Physician-ordered home visits by a nurse, to a maximum of 12 visits per policy year.

Prescription Drugs

Prescription drugs approved: 80% of the drugs' costs to the beneficiary, to an amount not exceeding \$2,000 per policy year.

Dental Benefits

- Basic dental care, including endodontia, at the approved rate;
- Periodontia, at 50% of the approved rate to an amount not exceeding \$1,500 per policy year; and
- Restorations (prosthodontia), at 80% of the approved rate to an amount not exceeding \$3,000 per policy year.

Vision Benefits

- An eye examination by an ophthalmologist, optometrist or optician, to a maximum of \$50 per policy year; and
- The cost of eyewear prescribed by an ophthalmologist, optometrist or optician, to a maximum of \$200 per policy year.

Other Benefits

- Cardiac investigations at approved private facilities;
- Laboratory tests at approved private facilities;

- Kidney transplant to an amount not exceeding \$70,000;
- Allergy services, including testing and treatment, not exceeding \$500 per lifetime; and
- Diabetic/Nutritional counseling at \$42 for initial and \$25 for follow-up.

SECTION 3 Overseas Care

Overseas care for emergency procedures and procedures not offered in Bermuda will be reimbursed at 75% of usual and customary costs.

SECTION 4 Exclusions

1. Cosmetic or plastic surgery unless necessary to correct traumatic injury;
2. Long-term custodial care in a nursing home;
3. Overseas elective treatment for care that could be provided in Bermuda;
4. Transportation or travel other than local emergency ambulance service. Airfare, air ambulance and hotel costs for overseas care are also excluded;
5. Medical treatment in the hospital that could be provided in a doctor's office during normal business hours; and
6. Treatment given or hospital facilities used that have not been prescribed by a registered practitioner, unless certified as urgent and necessary by a medical officer at the local hospital.

If you cannot afford the premium, we encourage you to check with the Department of Financial Assistance at 297-7600 for more information.



GOVERNMENT OF BERMUDA
Ministry of Health
Health Insurance Department

Please refer to our website at www.hip.gov.bm for additional information.
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