



**INSURE YOUR
FUTURE WITH HIP
TODAY FOR AS LITTLE AS
\$385
PER MONTH**

HIP

Health Insurance Plan

YOUR HEALTH IS YOUR MOST VALUABLE ASSET. THAT IS WHY HIP PROVIDES AFFORDABLE, BASIC HEALTH COVERAGE THAT IS EASY TO UNDERSTAND.

WHAT IS HIP?

HIP is basic health insurance providing two levels of benefits: (i) standard benefits; and (ii) supplemental benefits.

WHO IS ELIGIBLE FOR HIP?

HIP is available to all individuals above school leaving age.

WHAT DOES HIP COST?

- \$385 per month
- If you have HIP and are employed full-time, your employer must pay 50% of the monthly premium.

WHAT ARE STANDARD BENEFITS?

Hospital:

- Inpatient • Outpatient

Psychiatric Hospital:

- Inpatient – 40 days per year • Outpatient

Home Health Care:

- Ulcer/Wound Care
- Dressing Change
- Stump Care
- Ostomy Care
- Stroke Rehabilitation

Other:

- Artificial limbs and appliances (\$15,000 lifetime maximum)
- Dialysis Treatment
- Kidney Transplant (up to \$30,000)

WHAT ARE SUPPLEMENTAL BENEFITS?

Specialists: (In-hospital)

- \$2,072 – Surgery
- \$1,148 – Anesthetist
- \$1,609 – Internal Medicine
- \$3,374 – Obstetrics
- \$984 – Hospital Visit by Specialist

Physicians:

- \$776 per Doctor's in-hospital visit
- \$82 per Doctor's home visit (max 4 visits/month)
- \$42 per Doctor's office visit (max 4 visits/year)
- \$100 per Doctor's pre-admission consultation

Other:

- Contribution towards the cost of a kidney transplant not exceeding \$70,000
- Basic dental care at approved rates
- Specialist services for any medically necessary procedure not exceeding \$500

Overseas coverage:

- HIP benefits are transferable overseas

WHAT TESTS DOES HIP COVER?

- Mammography
- Bone Densitometry
- MRI (Magnetic Resonance Imaging)
- Diagnostic Imaging
- Laboratory Services
- Cardiac Investigation

WHAT DOES HIP EXCLUDE?

1. Rest cures, sanatoria and custodial care including in-patient in Geriatric Ward
2. Cosmetic or plastic surgery unless necessary to correct traumatic injury

3. Eye or ear examination to fit eyeglasses or hearing aid, except in cases of injury or damage to eye or ear
4. Medications taken home from hospital
5. Diagnostic services performed to satisfy the requirements of outside physicians
6. Visits solely for the administration of drugs, vaccines, sera or biological products
7. Transportation or travel other than local emergency ambulance service
8. Medical treatment in the hospital that could be provided in a doctor's office during normal business hours
9. 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

WHAT IF I CAN'T AFFORD THE HIP PREMIUM?

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

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

P.O. Box HM 2160 Hamilton, HM JX | Phone: 295-9210 | Fax: 295-9213 | E-mail: hip@gov.bm



GOVERNMENT OF BERMUDA
Ministry of Health

Health Insurance Department