

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.

Plan	<i>In HID's Preferred Overseas Provider Network</i>	<i>Outside of HID's Preferred Provider Network but Within GMMI's Overall Network</i>
HIP	60% of usual and customary charges after discounts negotiated by GMMI	50% of usual and customary charges after discounts negotiated by GMMI
FutureCare	75% of usual and customary charges after discounts negotiated by GMMI	65% of usual and customary charges after discounts negotiated by GMMI
Kidney transplant	100% of transplant care and related services up to \$200,000.	
Dialysis	100% of hemodialysis and peritoneal dialysis at an accredited facility up to local maximums.	

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 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: Bermudagov@gmmi.com	

HID Preferred Overseas Providers related to Medical Conditions:

USA / CANADA	Location
Cardiology	
Lahey Clinic	Burlington, MA
Cleveland Clinic Hospital	Weston, FL
Johns Hopkins Hospital	Baltimore, MD
Mount Sinai Medical Center	Miami Beach, FL
Orthopedics	
New England Baptist Hospital	Boston, MA
Good Samaritan Medical Center	West Palm Beach, FL
Tufts Medical Center	Boston, MA
Toronto General Hospital / Toronto Western Hospital	Toronto, ON
Broward General Medical Center	Fort Lauderdale, FL
Emory St. Joseph Hospital	Atlanta, GA
Oncology	
Princess Margaret Hospital	Toronto, ON
Cancer Treatment Centers of America	Various locations
Fox Chase Cancer Center	Philadelphia, PA
Lahey Clinic	Burlington, MA
Thomas Jefferson University Hospital	Philadelphia, PA
Nephrology	
Faulkner Hospital	Boston, MA
Lahey Clinic	Burlington, MA
Mount Sinai Hospital	Toronto, ON
Cleveland Clinic Hospital	Weston, FL
Emory St. Joseph Hospital	Atlanta, GA
Kidney Transplant	

Lahey Clinic	Burlington, MA
Johns Hopkins Hospital	Baltimore, MD
Paediatrics	
IWK Health Center	Halifax, NS
Hospital for Sick Children	Toronto, ON
Children's Hospital	Philadelphia, PA
Trauma	
Broward General Medical Center	Fort Lauderdale, FL
Massachusetts General Hospital	Boston, MA
Thomas Jefferson University Hospital	Philadelphia, PA
General	
Faulkner Hospital	Boston, MA
Lahey Clinic	Burlington, MA
Mount Sinai Hospital	Toronto, ON
Toronto General Hospital / Toronto Western Hospital	Toronto, ON
Good Samaritan Medical Center	West Palm Beach, FL
Broward General Medical Center	Fort Lauderdale, FL
Emory St. Joseph Hospital	Atlanta, GA
United Kingdom	
Bupa Cromwell Hospital	
King's College Hospital	
Royal Brompton & Harefield	

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;
- 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 or would like to speak to a HID nurse case manager please call 295-9210 or email:

HIDcasemanagers@gov.bm.