



**Live in a better State of mind**

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**State Insurance Company Limited**

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**Antigua &  
Barbuda  
Marine  
Association**



**State Insurance Company Limited**

Tel: 268.481.7802-05

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# Caribbean Sailing Events Inc.

## LEVEL 2 BENEFITS

### Life Insurance Amount

**\$25,000.00 (per employee)**

### Policy Year

**MAXIMUM BENEFIT (ACTIVE UNDER AGE 65)**  
\$500,000.00

**MAXIMUM BENEFIT (RETIREES AND OVER 65)**  
\$250,000.00

#### DEDUCTIBLE OUTSIDE OF NETWORK

Individual—\$150.00 per insured

#### CO-INSURANCE

80% to \$25,000.00; 100% thereafter

#### MEDICAL

##### In-Patient

**Room and Board** 80% of Reasonable and Customary Charges (RCC)

**Surgery** 80% of RCC

##### Out-Patient

**Doctor Visit** Annual Maximum visits 15; 80% after CoPay up to \$150

**Specialist Benefit (By Referral Only)** Pediatrician and Gynecologist— no referral necessary

**Specialist Visit** 80% after Co-Pay up to \$200

**Prescription & Drugs per illness** 80% of RCC

**Diagnostic, X-ray & Lab** 80% of RCC  
(Pre-certification necessary)

**Maternity** 80% - Caesarian \$4,500;  
Normal delivery \$3,500;  
Miscarriage \$1,500

**Ground Ambulance** 80% up to Annual Maximum Amount \$400

**Air Ambulance** 100% in Network  
(Pre-approval Mandatory)

**Air Transportation** Two tickets per annum;  
(Referral Only) 100% Economy under Major Medical

**Physiotherapy** 80% to \$65; Maximum visits 10 per annum

**Post-Surgery Benefit** 80% up to Annual Maximum \$1,500; 30 day maximum - 80% to \$150

**Superior Health Care Package** For extended Care Facility and Home Health Services, Maximum \$70 per visit per day, up to Lifetime Maximum \$5,000

**Radio/Chemotherapy** 80% of RCC

**Preventative Care** Up to Annual Maximum amount \$500

**Repatriation/Death Benefit** Maximum \$5,000

**AIDS or AIDS-Related Illnesses** Lifetime Maximum \$40,000; Annual Maximum \$2,000

**Psychiatric** 80% to \$65; Maximum visits 20 per annum

#### DENTAL

MAXIMUM NUMBER OF SESSIONS FOR PREVENTATIVE TREATMENT ALLOWED DURING A POLICY YEAR: 2

**Preventative, Basic Restorative and Major Restorative Combined-**

Up to Annual Maximum amount \$2,000

**Orthodontic up to age 25-**

Up to Annual Maximum amount \$1,500

#### VISION

##### Eye Examinations-

80% up to Maximum \$100

##### Lenses and Frames

Frames 80% up to Maximum of \$600

Single Vision 80% up to Maximum of \$400

Bi-Focal 80% up to maximum of \$400

Tri-Focal 80% up to maximum of \$500

Lenticular 80% up to Maximum of \$550

Contact Lenses 80% up to Maximum of \$350

#### VISION BENEFITS ALLOWED

- ) ONE COMPLETE EYE EXAMINATION FOR MEMBER/DEPENDENT DURING ANY POLICY YEAR
- ) 2 LENSES FOR MEMBER/DEPENDENT DURING ANY POLICY YEAR
- ) ONE SET OF FRAMES FOR MEMBER/DEPENDENT DURING TWO CONSECUTIVE POLICY YEARS

#### EXCLUSIONS

- ) CHARGES IN CONNECTION WITH ORTHOPTIC VISION TRAINING OR SUBNORMAL VISION AIDS
- ) CHARGES FOR LENSES OBTAINABLE WITHOUT A PRESCRIPTION