



# VIRGIN ISLANDS PROFESSIONAL CHARTER ASSOCIATION

VIPCA is proud to offer a comprehensive, creditable health plan to active VIPCA members. This health insurance program is underwritten by CIGNA and managed by the insurance specialists at Risk Strategies - Gowrie Group. With 24/7 medical management services, multilingual claims administrators and highly trained customer service professionals, this health insurance program brings VIPCA members the products they need, backed by the service they deserve.

## Qualifying VIPCA Members

- **CREW MEDICAL PROGRAM**
  - Captain and/or Crew
  - Vessel Owners
- **LAND MEDICAL PROGRAM**
  - Vessel Managers
  - VIPCA Suppliers
  - Businesses that service VIPCA Clients & Members

## VIPCA Health Plan Highlights

- Worldwide coverage
- Coverage in United States
- Two plans to choose from
- Up to \$5,000,000 per Policy Year limit
- Monthly Credit Cards or EFTdeductions
- Voluntary dental coverage available

## LEARN MORE & CONNECT

### VIPCA Health Insurance

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### VIPCA Health Insurance

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### VIPCA Yacht Insurance

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**DISCLAIMERS:** This is not a legal document or an insurance policy. This summary has been prepared for illustrative purposes only and is not a contract. It is intended to provide a general overview of the policies and plans described and may be different than the insurance policies issued. Only the policy contract can provide the actual description, terms, conditions, coverage, and exclusions. All coverages are NOT available in all locations. Creditable coverage may be granted within a two to three week window of submitting your application. Submitting an application does not guarantee automatic medical coverage. In order to qualify for this program, you have to be an active member of VIPCA.

CIGNA   Dental Summary   VIPCA Land & Crew Base Dental Insurance Program		
<b>\$1,500 Calendar Year Maximum per person</b>		
<b>\$1,500 US IN Network / \$1,500 US Out of Network / \$1,500 Out of the US</b>		
Maximum Benefit Per Person	\$1,500 per certificate period	
Deductible per Calendar Year Per Person	\$25 / \$75 per family	
<b>Class I</b>		
<b>Preventive Care – For diagnostic and preventive services including</b>		
Oral Exam – 2 per person per year	100% not subject to deductible	
Cleanings – 2 per person per year	100% not subject to deductible	
Bitewing X-rays – 2 per person per year	100% not subject to deductible	
Fluoride Applications – 1 per person per year (Up to age 19)	100% not subject to deductible	
Sealants – 1 per person per 3 years	100% not subject to deductible	
Diagnostic X-rays - Unlimited	100% not subject to deductible	
Full Mouth / Panoramic X-rays – 1 per person per 3 years	100% not subject to deductible	
<b>Class II</b>		
<b>Basic Restorative – For basic restorations</b>		
Endodontics	80% after deductible	
Periodontics	80% after deductible	
Prosthodontics Maintenance	80% after deductible	
Oral Surgery	80% after deductible	
Fillings	80% after deductible	
Root Canal	80% after deductible	
Periodontal Scaling and Root Planning	80% after deductible	
Repair to Bridgework and Dentures	80% after deductible	
<b>Class III</b>		
<b>Major Restorative – for major restorations</b>		
Dentures	50% after deductible	
Bridgework	50% after deductible	
Crowns	50% after deductible	
	<b>Monthly Rates – VIPCA Land Base</b>	<b>Monthly Rates – VIPCA Crew</b>
Crew Coverage (Individual)	\$36.83	\$36.35
Crew Member & Spouse	\$74.80	\$73.86
Crew Member & Child(ren)	\$78.95	\$77.99
Crew Member & Family	\$128.55	\$126.96

**CIGNA | Medical Summary | VIPCA Land & Crew Base Health Insurance Program**

**\$1,000 Deductible**

**\$1,000 US IN Network / \$1,000 US Out of Network / \$1,000 Out of the US**

Maximum Benefit Per Person	\$5,000,000 per certificate period
Deductible per Calendar Year Per Person	\$1,000

**COINSURANCE PERCENTAGES**

Medical Expenses Incurred Outside US & Canada	Plan pays 100% of eligible charges after deductible
Medical Expenses Incurred in US Accessing PPO	80% / 20% \$2,000 OOP for insured
Medical Expenses Incurred in US Outside PPO and Canada	60% / 40% \$4,000 OOP for insured
Independent US Preferred Provide Network	Provided through CIGNA

**PHYSICIAN OFFICE SERVICES**

Preventive Care	100% not subject to deductible
Vision Care (one every 24 consecutive months)	Exam: Up to \$100 per 24 months Lenses and/or frames: up to \$150 per 24 months

**HOSPITAL SERVICES**

Inpatient & Outpatient	Subject to deductible and coinsurance
Emergency Room - Injury / Illness	Subject to deductible and coinsurance
Maternity Coverage	Subject to deductible and coinsurance
Pre-natal Care - Delivery of Newborn - Post-Natal Care (Maternity must be covered)	Subject to deductible and coinsurance

**OTHER SERVICES**

Chiropractic Care	Subject to deductible and coinsurance / Maximum 20 Visits
Emergency Medical Evacuation	100% of covered expenses not subject to the deductible for approved services. Includes coverage for US Expats. TCN's.
Repatriation of Mortal Remains	100% coverage
Family Travel Arrangements	Round trip Airfare at Economy Rates to the place of hospitalization for 1 Family Member for hospitalizations in excess of 7 Days
Local Ambulance	Subject to deductible and coinsurance
Short Term Rehabilitation includes Cardiac and Pulmonary Rehab, Speech, Occupational and cognitive Therapy, Physical Therapy, Physiotherapy	Subject to deductible and coinsurance / Maximum 60 days for all Therapies Combined
Prescription Drugs	Generic / 20% not subject to deductible Preferred Brand Name / 20% not subject to deductible Non-Preferred Brand Name / 20% not subject to deductible
Mental Health and Substance Use Disorder Inpatient Facility / Outpatient Office Visit	Subject to deductible and coinsurance

	Monthly Rates – VIPCA Land Base	Monthly Rates – VIPCA Crew	Monthly Rates – All Employees in US for great than 90 continuous days
Crew Coverage (Individual)	\$585.49	\$464.98	\$683.68
Crew Member & Spouse	\$1,655.24	\$1,186.47	\$1,750.71
Crew Member & Child(ren)	\$1,449.33	\$1,176.37	\$1,740.61
Crew Member & Family	\$2,749.46	\$2,091.51	\$3,095.36

CIGNA   Medical Summary   VIPCA Land & Crew Base Health Insurance Program			
<b>\$3,500 deductible – per Individual</b>			
<b>\$3,500 US IN Network / \$3,500 US Out of Network / \$3,500 Out of the US</b>			
Maximum Benefit Per Person	\$5,000,000 per certificate period		
Deductible per Calendar Year Per Person	\$3,500		
COINSURANCE PERCENTAGES			
Medical Expenses Incurred Outside US & Canada	Plan pays 100% of eligible charges after deductible		
Medical Expenses Incurred in US Accessing PPO	80% / 20% \$2,000 OOP for insured		
Medical Expenses Incurred in US Outside PPO and Canada	60% / 40% \$4,000 OOP for insured		
Independent US Preferred Provide Network	Provided through CIGNA		
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Mental Health and Substance Use Disorder Inpatient Facility / Outpatient Office Visit	Subject to deductible and coinsurance		
	Monthly Rates – VIPCA Land Base	Monthly Rates – VIPCA Crew	Monthly Rates – All Employees in US for great than 90 continuous days
Crew Coverage (Individual)	\$430.23	\$340.88	\$502.14
Crew Member & Spouse	\$1,207.94	\$866.57	\$1,282.38
Crew Member & Child(ren)	\$1,053.79	\$856.47	\$1,272.28
Crew Member & Family	\$1,997.82	\$1,522.37	\$2,262.11

**CIGNA | Medical Summary | VIPCA Land & Crew Base Health Insurance Program**

**\$5,000 Deductible**

**\$5,000 US IN Network / \$5,000 US Out of Network / \$5,000 Out of the US**

Maximum Benefit Per Person	\$5,000,000 per certificate period
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Deductible per Calendar Year Per Person	\$5,000
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**COINSURANCE PERCENTAGES**

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**HOSPITAL SERVICES**

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Mental Health and Substance Use Disorder Inpatient Facility / Outpatient Office Visit	Subject to deductible and coinsurance
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	Monthly Rates – VIPCA Land Base	Monthly Rates – VIPCA Crew	Monthly Rates – All Employees in US for great than 90 continuous days
Crew Coverage (Individual)	\$368.76	\$311.31	\$437.03
Crew Member & Spouse	\$1,037.59	\$790.01	\$1,114.42
Crew Member & Child(ren)	\$907.55	\$779.91	\$1,104.32
Crew Member & Family	\$1,720.06	\$1,386.14	\$1,963.27