



Health Insurance for Members of Virgin Island Professional Charter Association (VIPCA)

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 experts at Gowrie Group. CIGNA provides global benefits and assistance services to millions of members in almost every country of the world. With 24/7 medical management services, multilingual claims administrators and highly trained customer service professionals, this health insurance plan brings VIPCA members the products they need, backed by the service they deserve.

Available for Active VIPCA Members	VIPCA Health Plan Highlights
<ul style="list-style-type: none"> • Crew • Captains • Suppliers (if qualify) • Vessel Owners (if qualify) 	<ul style="list-style-type: none"> • Worldwide coverage • Coverage in United States • Two plans to choose from • Up to \$5,000,000 per Policy Year limit • Monthly Credit Cards or EFT deductions

Learn more and contact the Gowrie Group VIPCA Team:

- **VIPCA Health Insurance Program:**
 - www.gowrie.com/VIPCAhealth
 - Rick Bagnall, rickb@gowrie.com, 860.399.3634
 - Barbie Murray-Orne, barbiem@gowrie.com, 860.399.3630
- **VIPCA Fleet/Yacht Insurance Program:**
 - www.gowrie.com/VIPCAyacht
 - Reach Mark Gargula, yacht insurance specialist, at vipcayacht@gowrie.com

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. Questions: vipca@gowrie.com, www.gowrie.com/vipcayacht, www.gowrie.com/vipcahealth

CIGNA | Medical Summary | VIPCA Health Insurance Program
\$3,000 deductible
\$3,000 US IN Network / \$3,000 US Out of Network / \$3,000 Out of the US

Maximum Benefit Per Person	\$5,000,000 per certificate period	
Deductible per Calendar Year	\$3,000	
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	80% / 20% \$4,000 OOP for insured	
Independent US Preferred Provide Network	Provided through CIGNA	
PHYSICIAN OFFICE SERVICES		
Wellness Benefit	Up to \$1,000 per calendar year, adult or child	
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	Monthly RATES All Employees in US for Greater than 90 continuous days
Crew Coverage (Individual)	\$271.01	\$397.19
Crew Member & Spouse	\$677.89	\$1,003.44
Crew Member & Child(ren)	\$672.84	\$998.39
Crew Member & Family	\$1,189.10	\$1,768.27

CIGNA | Medical Summary | VIPCA 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	
Deductible per Calendar Year	\$5,000	
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	80% / 20% \$4,000 OOP for insured	
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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	Monthly RATES All Employees in US for Greater than 90 continuous days
Crew Coverage (Individual)	\$241.64	\$337.44
Crew Member & Spouse	\$602.12	\$849.30
Crew Member & Child(ren)	\$597.07	\$844.25
Crew Member & Family	\$1,054.28	\$1,494.02