



A DIVISION OF RISK STRATEGIES



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 IMG and managed by the insurance experts at Gowrie Group. IMG 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 Members of VIPCA:	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 • Waiver of Pre-Ex w/ Creditable Coverage

Learn More and Contact the Gowrie Group VIPCA Team:

- **VIPCA Health Insurance Program:**
 - Visit our website at 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:**
 - Visit our program website at www.gowrie.com/VIPCAyacht
 - Reach our team at vipcayacht@gowrie.com

Notes: Creditable cover will 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

Medical Summary

\$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
Outpatient and Emergency Inpatient Treatment in US	Full Deductible
Non-Emergency Inpatient Treatment in US	Waived for medical concierge provider
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 United Healthcare
PHYSICIAN OFFICE SERVICES	
Wellness Benefit	Up to \$1,000 per calendar year, adult or child
Vision Care (available after 12 months of continuous coverage)	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	Subject to deductible and coinsurance
Emergency Room - Illness	Subject to an additional \$250 if treatment does not require admittance to the hospital
Maternity Coverage (available after 10 months of continuous coverage)	Covered same as any illness (limited to \$10,000 per pregnancy)
Pre-natal Care - Delivery of Newborn - Post-Natal Care (maternity must be covered)	Subject to deductible and coinsurance
OTHER SERVICES	
Chiropractic Care	\$75 per visit, up to 20 visits per calendar year
Hospital Indemnity	\$50/night up to 20 nights for inpatient hospitalization outside the US and Canada
Crewmember Return	Up to \$2,500 per calendar year
Emergency Medical Evacuation	Up to lifetime maximum per person
Emergency Reunion - return to home country	\$10,000 lifetime maximum, subject to deductible and coinsurance
Human Organ Covered Transplants	\$1,000,000 lifetime maximum
Local Ambulance	Subject to deductible and coinsurance
Physical Therapy	\$75 maximum benefit per visit
Prescription Drugs	Subject to deductible and coinsurance
Return of Mortal Remains	\$25,000 per insured person
Mental/Nervous Disorders (not available until after 12 months of continuous coverage or if you had creditable coverage prior)	\$10,000 per calendar year, \$20,000 lifetime maximum
USA Medical Concierge Services	Proprietary service of IMG that helps to identify the highest quality, most cost-effective providers for scheduled inpatient and certain outpatient procedures. Use of a medical concierge provider may eliminate the deductible and coinsurance
Pre-existing Medical Conditions	Waiting period of 6 months if no treatment is received starting on the effective date. If treatment is received or recommended in the first 6 months, then 12 month waiting period applies

	MONTHLY RATES 7/1/2020 to 12/31/2020	MONTHLY RATES
Crew Coverage (Individual)	\$355.11	\$339.54
Crew Member & International Spouse	\$916.14	\$875.96
Crew Member & International Child	\$916.14	\$875.96
Crew Member & International Family	\$1,630.18	\$1,558.68
Crew Member & US Spouse	\$916.14	\$875.96
Crew Member & US Child	\$916.14	\$875.96
Crew Member & US Family	\$1,630.18	\$1,558.68

Medical Summary

\$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
Outpatient and Emergency Inpatient Treatment in US	Full Deductible
Non-Emergency Inpatient Treatment in US	Waived for medical concierge provider
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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	MONTHLY RATES 7/1/2020 to 12/31/2020	MONTHLY RATES 1/1/2021 to 6/30/2021
Crew Coverage (Individual)	\$266.43	\$254.74
Crew Member & International Spouse	\$686.82	\$656.70
Crew Member & International Child	\$686.82	\$656.70
Crew Member & International Family	\$1,221.88	\$1,168.28
Crew Member & US Spouse	\$686.82	\$656.70
Crew Member & US Child	\$686.82	\$656.70
Crew Member & US Family	\$1,221.88	\$1,168.28