



Schedule of Benefits

COMPREHENSIVE MAJOR MEDICAL BENEFITS

Major Medical Maximum Benefit \$500,000.00

Benefit Period
 Members Under Age 60 3 Years
 Members Age 60 and Over Lifetime

Deductible Per Calendar Year:
 Members Under Age 60 \$300.00 Per Person
 Members Age 60 and Over \$500.00 Per Person
 Maximum Number of Deductibles Per Family 3

Co-Insurance 80%-20%

Doctors' Visits
 Office \$200.00
 At Home/ In Hospital \$300.00
 Maximum Per Disability 1 Visit Per Day

Specialist' Visits
 Office \$350.00
 At Home/ In Hospital \$450.00
 Maximum Per Disability 1 Visit Per Day

Psychiatric Services
 Visit Maximum \$350.00
 Calendar Year Maximum 20 Visits

Physiotherapy
 Visit Maximum \$150.00
 Calendar Year Maximum 20 Visits

Acupuncture Benefit (must be performed by licensed Physician)
 Maximum per Consultation \$200.00
 Calendar Year Maximum 20 Visits

Chiropractic Benefit (The Chiropractor must be a member of the Chiropractic Association of T&T (CATT) and authorized/referred by an attending Physician)

Maximum per Consultation \$200.00
 Calendar Year Maximum 20 Visits

Surgical Benefit
 Disability Maximum 80% of UCR
 Anesthesia Benefit 25% of Surgical UCR

Hospital Daily Room & Board Limit
 Local Maximum \$800.00
 Overseas 80% of UCR
 (semi-private room)

Intensive Care Unit
 Local Maximum \$1,600.00
 Overseas 80% of UCR

Miscellaneous Hospital Expenses 80% of UCR

Home Nursing Care
 (Medically prescribed home nursing by a registered nurse following hospitalization due to serious accident/illness)

Maximum per Day \$250.00
 Maximum no. of days per illness 30 Days

Prescription Drugs (Controlled/Antibiotics) 80%-20%

Diagnostic/X-ray/Lab 80%-20%

Dialysis/Chemotherapy/ Radiotherapy 80%-20%

Maternity
 (Subject to deductible, No Co-Insurance)

Normal Delivery \$4,000.00
 Caesarean Section \$8,000.00
 Dilation & Curettage \$2,000.00
 Pre-Natal Maximum (included in Maternity Maximum) \$1,000.00

Conception date must be at least 30 days from inception of coverage. Waiting Period -10 Months from inception of coverage

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Calendar Year Maximum \$100,000.00
 (subject to UCR and Co-Insurance)

Airfare Benefit
 Maximum per Trip \$4,000.00
 Maximum Trips per Calendar Year 2
 Co-Insurance Factor 80%-20%

Emergency Air Ambulance US\$18,000.00
 Maximum Trips Per Calendar Year 1

Repatriation of Mortal Remains Lifetime Maximum TT\$20,000.00

Emergency Ground Ambulance 100% of UCR
 Emergency Accident in Hospital Maximum Benefit \$1,000.00
 Co-Insurance 80%-20%

Preventative Care Benefits
 Calendar Year Maximums \$1,000.00

Comprised of:
 Annual Medical Examination
 Services must be provided by a Physician and include
 Blood Pressure Testing
 Respiratory Testing
 Complete Urinalysis
 Complete Blood Testing
 Glucose Testing

Annual Lipid Profile
 Annual Mammogram for Females
 Annual CA125 Test for Ovarian Cancer (for High Risk Women as recommended by a Physician)
 Annual Pap Smear
 Annual Test Prostate Cancer
 Annual Glaucoma Test
 Vaccinations/Immunization for children up to age 5

Group Health & Life Plan

This insurance plan offers its members the unique opportunity to access the best health care services through our LifeCare Provisor Plan.

This plan gives you unlimited access to one of the largest Preferred Provider Organisations (PPO) in the region. There are over 450 providers to choose from with limited up-front payment for medical treatment. No claim forms to be submitted. With Provisor you even have the option of using practitioners and facilities outside the network.

Our Medical Insurance Plan, secures you and your family against the high cost of medical care and the serious financial burdens which accompany it. At Guardian Life, we understand your unique needs for health insurance and medical services.

We are confident that our LifeCare Provisor plan will meet your specific medical and financial needs.

Only 1 Doctor Visit is payable for 1 Preventative Benefits per Calendar Year

Durable Medical Equipment/Prosthesis
Calendar Year Maximum \$10,000.00

Organ Transplants
Lifetime Maximum 50% of Major
Medical Maximum
(subject to UCR and Co-Insurance)

Mental & Nervous Disorder
Lifetime Maximum \$25,000.00

HIV/AIDS
Lifetime Maximum \$50,000.00

Dental Care Benefit
Maximum Benefit per Calendar Year \$3,000.00
Deductible per Calendar Year \$100.00
Co-Insurance Factor 80%- 20%

Waiting Period (New Entrants) 3 months

Vision Care Benefit
Maximum Benefit per Calendar Year \$1,500.00
Deductible per Calendar Year \$100.00
Co-Insurance Factor 80%- 20%
Contact Lenses not medically required \$750.00
Waiting Period (New Entrants) 3 months

Basic Life
Members Under age 60 \$50,000.00
Members Age 60 and Over \$25,000.00

Accidental Death and Dismemberment (AD&D)
Members Under age 60 \$50,000.00
Members Age 60 and Over N/A

Life Coverage reduces by 50% at age 60
AD&D coverage terminates at age 60

Group life benefit is applicable to the primary member only.

Expenses Not Covered

PRE-EXISTING CONDITIONS

Pre-existing conditions are defined as conditions that were in existence before the cover was effective whether the insured was aware of it or not, and for which he/she may or may not have received advice or treatment.

"Limitations" New Groups: This limitation applies only during the first twelve (12) months of a Covered Insured's Coverage Insurance unless exclusion has been placed on insured's coverage.

Expenses incurred before the effective date of coverage. Cosmetic or plastic surgery unless necessitated by accidental injury incurred while covered under this plan.

FREQUENTLY ASKED QUESTIONS

What is the Deductible?

This is the dollar amount of covered expenses for which the Insured is responsible before benefits are payable under the major medical plan.

What is Co-Insurance?

Under your Major Medical plan, the co-insurance is: 80% up to Maximum Benefit stated in the Schedule.

What are Reasonable & Customary Charges (R&C)?

These are charges or fees determined by the insurer to be the general rates charged by providers who render or furnish treatments, services or supplies to persons who reside in the same area; and whose injury or illness is comparable in nature and severity.

For example, if a doctor charges \$3,000.00 for a surgical procedure and the normal level of fees for the procedure is \$2,000.00, then the plan will reimburse you based on the charge of \$2,000.00.

What is the timeframe for submission?

All claims must be submitted to the insurer within 90 days of the date the service was rendered.

What is Pre-Certification?

Pre-certification is a notification of anticipated or scheduled medical services that is required in advance of the medical treatment.

All expenses for surgery must be Pre-certified.

TERMS & CONDITIONS

- 1 For Credit Unions with less than 1,000 Financial Members, a minimum of 100 members or 20% participation is required to effect the plan.
- 2 For Credit Unions with 1,000 or more Financial Members, a minimum of 250 members or 10% participation is required to effect the plan.
- 3 Open Enrolment Period of 60 days from plan effective date will be provided.
- 4 Members age 60 and over can only join the plan during open enrolment.
- 5 Member can join the plan up to age 59, subject to underwriting requirements as advised by Guardian Life of The Caribbean Upon attainment of age 60 they would be transferred to the corresponding "Senior Members" plan.
- 6 Ratio of "Senior Members" must not exceed 25% of total Membership.
- 7 Plan subject to termination at renewal if participation requirements are not met.
- 8 A member's coverage does not begin until confirmed by Guardian Life of The Caribbean.
- 9 Claims payments for Members will only be available via ACH - directly to the account of the Member. It is imperative that the correct account information and supporting documents are provided at time of application.
- 10 All pre-existing conditions will be excluded for coverage. A pre-existing condition is defined as follows:
"Pre-Existing Condition shall be deemed to refer to any:
 - (a) Condition resulting from illness or injury for which a covered person has received consultation, medical treatment, services, supply or drug prescription for a diagnosis that existed prior to the effective date of coverage whether or not the insured was aware or diagnosed prior to the effective date of coverage or reinstatement of coverage.
 - (b) A condition for which symptom and/or sign of illness, if presented to a physician would have resulted in the diagnosis of illness or medical condition.

About Guardian Life of The Caribbean Ltd

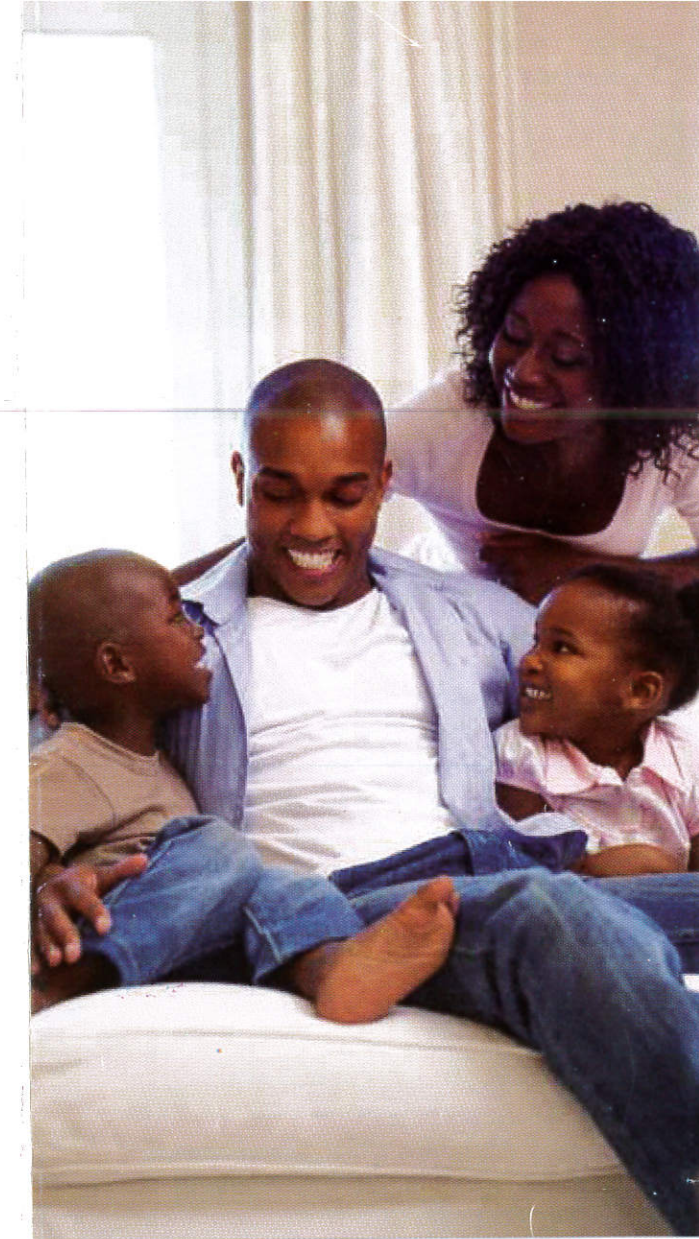
Guardian Life of The Caribbean Ltd is the Life, Health and Pensions service provider of Guardian Group, the number one insurance and financial services group across the English and Dutch Caribbean.

Guardian Life of The Caribbean Ltd provides integrated financial services for the discerning customer and underwrites all classes of long-term (individual and group) life, health and pensions insurance business.

The Company has been rated A-Excellent by AM Best, the most respected global credit rating agency, with a focus on the insurance industry worldwide.

For more information on Guardian Group you can call 800-5433 or visit www.myguardiangroup.com

Trinidad: Head Office, 1 Guardian Drive, Westmoorings, Trinidad and Tobago t: 868 226 myGG (6944) f: 868 632 5695



SFCCU Credit Union Group Health & Life Plan



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