

Good health is within your reach

Health insurance is vital in today's environment where sickness or accident can create severe financial distress at a time when your energy should be focused on recovery.

At **BahamaHealth** we offer a wide variety of benefit options for both employer-sponsored groups and individuals. Members can choose from a range of plans to ensure that their health coverage meets their unique needs and budget.

Plan Choice
Lifetime Membership
Convertibility of Medical & Life Benefits
Low Co-payments
24/7 Care Advocate Service
Worldwide Coverage
Preventative Care

Call a BahamaHealth sales representative today at +242-396-1300 for additional information and advice on benefit options and full plan descriptions and discover why we are the health plan of choice for Bahamians.

For more information on this and other products and services please visit our website:

www.bahamahealth.com



Draw a Picture

Draw a picture of yourself. Now, ask if Dental & Vision fits into that picture.

If you think it does, now may be the time to meet with one of our sales representatives for a **FREE** consultation.

BahamaHealth

Family Guardian Financial Centre East Bay and Church Streets P. O. Box SS-19079 Nassau, Bahamas

+242-396-1300

Care Advocates +242-396-1303-6

Family Islands (Toll Free) +242-300-2458

For more information visit our website: www.bahamahealth.com



Dental&Vision

Comprehensive Major Medical Add-on

At **BahamaHealth** we understand your priorities. It's our business to help you protect them.







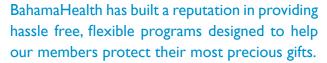




Your family's health is your first consideration; that's why BahamaHealth comes first to mind when choosing health insurance.

We offer a wide variety of benefit options to ensure that your health coverage meets your unique needs and budget.





DENTAL Benefits

- 100% of Reasonable and Customary Covered Dental Expenses for Preventive Services (oral examinations, scaling, cleaning or teeth application of fluoride, etc.)
- 80% of Reasonable and Customary Covered Dental Expenses for Basic Restorative Services (fillings, extractions, etc.)
- 50% of Reasonable and Customary Covered Dental Expenses for Major Restorative Services and Prosthetics (bridgework and dentures), implants, and replacement of dentures, provided the covered individual has been insured for at least 12 consecutive months.
- 50% of Reasonable and Customary Covered Dental Expenses incurred for Orthodontia provided the covered individual has been insured for at least 12 consecutive months.

Dental benefits are subject to the following:

Maximum Benefits Orthodontia	\$1,500 lifetime p/individual
Maximum Benefits All Other Treatment	\$1,500 lifetime p/individual, p/year
Deductible Amount	\$50 p/individual, p/calendar year; but no more than three deductibles p/family, p/ calendar year
Pre-Authorization	Prior approval must be obtained from BahamaHealth if covered dental expenses are expected to exceed \$300.
Waiting Period	Three months (12 months for major restorative & orthodontia)
Termination Age	Benefits do not terminate due to age

VISION Benefits

Maximum Allowance

Reimbursement will be made for expenses incurred by a member for eye examinations (by a legally licensed optometrist or opthamologist), lenses or frames up to the maximum amount indicated below.

There is a three month waiting period before benefits are payable under this plan.

\$400 p/year

Tiaximum Allowance	Ψ 100 prycai
Eye Examination	-
Eyeglasses	-
Lenses (Pair)	
Single	
 Bifocal 	
 Trifocal 	
 Ventricular 	
Contact Lenses (Non-cosmetic)	
Frames	-
Waiting Period	3 months
Termination Age	Benefits do not
	terminate due to age







