



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

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



Dental & Vision

Comprehensive Major Medical Add-on

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

Agent:	<input type="text"/>		
Phone:	<input type="text"/>		
Product:	<input type="text"/>		
Date:	MM <input type="text"/>	DD <input type="text"/>	YY <input type="text"/>



FAMILY GUARDIAN
INSURANCE COMPANY

A member of the FamGuard Group of Companies

Are You Covered?



Dental & Vision

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.

BahamaHealth has built a reputation in providing hassle free, flexible programs designed to help our members protect their most precious gifts.

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

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

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

Maximum Allowance	\$400 p/year
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

Call us today at 242-396-1300

For a free subscription newsletter, write to us at info@bahamahealth.com Subject: *Eye On Health*

www.bahamahealth.com