



**Guardian Life of the Caribbean Limited is rated 'A' by AM Best.** GLOC is headquartered in Trinidad and has been established since 1960.

**The Smart Choice Plan:**

*The Lifetime Maximum - US \$500,000.00.*

**High Lights of the Smart Choice Plan**

The deductible is waived in Anguilla and St. Maarten/St. Martin

- 12 month waiting period for maternity
- Doctor visits outside of Anguilla & St. Maarten, must be made via our office at least 5 days in advance to be approved.
- Claims in Anguilla & St. Maarten/St. Martin are settled by our office with a check drawn on Republic Bank.
- Air Ambulance is included.
- The health insurance card is accepted at Atlantic Star Center of Medical Excellence, Hughes Medical Center, Dr. Patvin Adams, Dr. Brett Hodge, Sun Eel Pharmacy, Paramount Pharmacy and Princess Alexandria Hospital.
- Maximum out of pocket expenses in USA/WW in the PPO Network are \$2,000.00 per person and \$4,000.00 per family
- Hospitalization Room & Board 80/20
- Prescription drugs – 60/40
- Doctor visits – 60/40
- Commercial airline benefit \$200.00

The Nemwil (GLOC\*) insurance card is accepted in Puerto Rico as well as in the United States.\* Nemwil is wholly owned by Guardian Life of the Caribbean (GLOC)