



Carib Care **Health Plans**

Alliance Insurance Services Limited is proud to introduce the health plans underwritten at LLOYD'S. We are committed to providing our clients with the latest affordable insurance products on the market.

The Lloyd's health plan are on the cutting edge, and provides:

- ◆ **CONVERSION POLICY** - from a group plan to an individual plan.
- ◆ **HIGHEST SECURITY** - by Lloyd's, AM BEST 'A' (Excellent) RATING
- ◆ **CLAIMS** - settled in Anguilla through Corvel Corporation
- ◆ **PROVIDER NETWORK** - Corvel's PPO network has over 750,000 Credentialed Medical Providers and can be accessed at www.corvel.com



CorVel Corporation is an international provider of leading-edge solutions and services in the field of managed healthcare. Corvel specializes in applying advanced communications and information technology to improve healthcare management. Corvel is quoted on the NASDAQ - CRVL.

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Alliance
Insurance Services Limited



Provided by certain Underwriters at

LLOYD'S

through
Alliance Insurance Services Limited

with
CorCare network and claims handled by
CorVel Corporation

SCHEDULE OF BENEFITS

Benefit Category	Lifetime Maximum	SUPERIOR PLAN			PARAMOUNT PLAN		
		\$2,000,000			\$1,000,000		
PPO - (Preferred Provider Organization) WW - (Worldwide)	PR - (Puerto Rico) USA - (United States of America)	NON-PPO	PPO USA/WW	PPO ANG/BVI/PR	NON-PPO	PPO USA/WW	PPO ANG/BVI/PR
CALENDAR YEAR DEDUCTIBLE		\$250	\$250	\$250*	\$2,000	\$1,000	\$500**
MAXIMUM OUT OF POCKET EXPENSES	Individual / Family	\$10,000 / \$20,000	\$4,000 / \$8,000	\$2,500 / \$5,000	No cap / No cap	\$4,000 / \$8,000	\$2,500 / \$5,000
NON PRECERTIFICATION PENALTY - %		50%	35%	35%	50%	35%	35%
HOSPITALISATION - ROOM & BOARD**		75%	80%	90%	60%	80%	80%
REHABILITATION		75%	80%	90%	60%	80%	80%
SURGEON'S FEES	Annual Maximum	\$12,000			\$8,000 (Per Year)		
EMERGENCY ROOM		75%	80%	90%	60%	80%	80%
DIAGNOSTIC TESTING BENEFIT MRI, CT SCANS, ENDOSCOPY, CARDIOVASCULAR STUDIES **	Annual Maximum	75%	80%	90%	60%	80%	80%
PRESCRIPTION DRUGS	Annual Maximum	75%	80%	90%	60%	80%	80%
SECOND SURGICAL OPINION		75%	80%	90%	60%	80%	80%
DOCTORS & SPECIALIST VISITS	Annual Maximum	75%	80%	90%	60%	80%	80%
ANNUAL PHYSICAL & GYNECOLOGICAL EXAMINATION	Annual Maximum	100%	100%	100%	100%	100%	100%
CHIROPRACTIC SERVICES	Annual Maximum	75%	80%	90%	60%	80%	80%
PRIVATE DUTY NURSING	Annual Maximum	75%	80%	90%	60%	80%	80%
ORGAN TRANSPLANT (Including Pre and Post Operative Treatments) ** (SUBJECT TO LIFETIME MAXIMUM OF \$250,000)	Lifetime Maximum \$250,000	75%	80%	90%	60%	80%	80%
GROUND & AIR AMBULANCE BENEFIT **	Annual Maximum	100%	100%	100%	100%	100%	100%
	GROUND		\$600			\$600	
	AIR		\$30,000			\$15,000	
RADIOTHERAPY & CHEMOTHERAPY **	Annual Maximum	75%	80%	90%	60%	80%	80%
CHRONIC CONDITIONS		75%	80%	90%	60%	80%	80%
AIDS-HIV	Annual Maximum	75%	80%	90%	50%	80%	80%
	Lifetime Maximum		\$10,000			\$5,000	
			\$25,000			\$15,000	
PHYSICAL THERAPY	Annual Maximum	75%	80%	90%	60%	80%	80%
MATERNITY **	Annual Maximum	90%	90%	100%	80%	80%	80%
	Maximum per pregnancy		\$7,500			\$4,000	
BIRTH ABNORMALITIES	Lifetime maximum per Newborn	75%	80%	100%	60%	80%	80%
VISION		80% or \$600			80% up to annual maximum of \$400		
DENTAL Deductible		\$50	\$50	\$50	\$200	\$200	\$200
DENTAL - Diagnostic / Preventative		100%	75%	75%		75%	
DENTAL - Basic Restorative		75%	100%	100%		100%	
DENTAL - Major / Replacement	Annual Maximum \$2,000	75%	75%	75%		75%	
PSYCHIATRIC CARE	Annual Maximum \$1,000	75%	80%	90%	60%	80%	80%
AIR TRAVEL BENEFIT	Annual Maximum 3 tickets at \$300	100%	100%	100%		Not Covered	

**Pre-certification Required

* WAIVED IN ANGUILLA, ST. MAARTEN/ST. MARTIN, BVI AND PUERTO RICO
 ** WAIVED IN ANGUILLA, ST. MAARTEN/ST. MARTIN ONLY