



## Health Insurance for Members & Business Partners of Virgin Island Professional Charter Association (VIPCA)

VIPCA is proud to offer a comprehensive, creditable health plan to active, VIPCA members. This health insurance program is underwritten by CIGNA and managed by the insurance specialist at Gowrie Group. CIGNA provides global benefits and assistance services to millions of members in almost every country of the world. With 24/7 medical management services, multilingual claims administrators and highly trained customer service professionals, this health insurance plan brings VIPCA members the products they need, backed by the service they deserve.

Available for Qualifying VIPCA Members	VIPCA Health Plan Highlights
<ul style="list-style-type: none"> <li>• <b>CREW MEDICAL PROGRAM</b> <ul style="list-style-type: none"> <li>○ Captain and/or Crew</li> <li>○ Vessel Owners</li> </ul> </li> <li>• <b>LAND MEDICAL PROGRAM</b> <ul style="list-style-type: none"> <li>○ Vessel Managers</li> <li>○ VIPCA Suppliers</li> <li>○ Businesses that service VIPCA Clients &amp; Members</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Worldwide coverage</li> <li>• Coverage in United States</li> <li>• Two plans to choose from</li> <li>• Up to \$5,000,000 per Policy Year limit</li> <li>• Monthly Credit Cards or EFT deductions</li> </ul>

### Learn more and contact the Gowrie Group VIPCA Team:

- **VIPCA Health Insurance Program:**
  - [www.gowrie.com/VIPCAhealth](http://www.gowrie.com/VIPCAhealth)
  - Rick Bagnall, [rickb@gowrie.com](mailto:rickb@gowrie.com), 860.399.3634
  - Barbie Murray-Orne, [barbiem@gowrie.com](mailto:barbiem@gowrie.com), 860.399.3630
- **VIPCA Yacht Insurance:**
  - Mark Gargula, Gowrie Yacht Insurance Specialist, [markg@gowrie.com](mailto:markg@gowrie.com)

**DISCLAIMERS:** This is not a legal document or an insurance policy. This summary has been prepared for illustrative purposes only and is not a contract. It is intended to provide a general overview of the policies and plans described and may be different than the insurance policies issued. Only the policy contract can provide the actual description, terms, conditions, coverage, and exclusions. All coverages are NOT available in all locations. Creditable coverage may be granted within a two to three week window of submitting your application. Submitting an application does not guarantee automatic medical coverage. In order to qualify for this program, you have to be an active member of VIPCA. Questions: [vipca@gowrie.com](mailto:vipca@gowrie.com).

**CIGNA | Medical Summary | VIPCA Health Insurance Program****\$3,000 deductible****\$3,000 US IN Network / \$3,000 US Out of Network / \$3,000 Out of the US**

Maximum Benefit Per Person	\$5,000,000 per certificate period
Deductible per Calendar Year	\$3,000
<b>COINSURANCE PERCENTAGES</b>	
Medical Expenses Incurred Outside US & Canada	Plan pays 100% of eligible charges after deductible
Medical Expenses Incurred in US Accessing PPO	80% / 20% \$2,000 OOP for insured
Medical Expenses Incurred in US Outside PPO and Canada	80% / 20% \$4,000 OOP for insured
Independent US Preferred Provide Network	Provided through CIGNA
<b>PHYSICIAN OFFICE SERVICES</b>	
Wellness Benefit	Up to \$1,000 per calendar year, adult or child
Vision Care (One every 24 consecutive months)	Exam: Up to \$100 per 24 months Lenses and/or frames: up to \$150 per 24 months
<b>HOSPITAL SERVICES</b>	
Inpatient & Outpatient	Subject to deductible and coinsurance
Emergency Room - Injury / Illness	Subject to deductible and coinsurance
Maternity Coverage	Subject to deductible and coinsurance
Pre-natal Care - Delivery of Newborn - Post-Natal Care (maternity must be covered)	Subject to deductible and coinsurance
<b>OTHER SERVICES</b>	
Chiropractic Care	Subject to deductible and coinsurance / Maximum 20 Visits
Emergency Medical Evacuation	100% of covered expenses not subject to the deductible for approved services. Includes coverage for US Expats. TCN's.
Repatriation of Mortal Remains	100% coverage
Family Travel Arrangements	Round trip Airfare at Economy Rates to the place of hospitalization for 1 Family Member for hospitalizations in excess of 7 Days
Local Ambulance	Subject to deductible and coinsurance
Short Term Rehabilitation includes Cardiac and Pulmonary Rehab, Speech, Occupational and cognitive Therapy, Physical Therapy, Physiotherapy	Subject to deductible and coinsurance / Maximum 60 days for all Therapies Combined
Prescription Drugs	Generic / 20% not subject to deductible Preferred Brand Name / 20% not subject to deductible Non-Preferred Brand Name / 20% not subject to deductible
Mental Health and Substance Use Disorder Inpatient Facility / Outpatient Office Visit	Subject to deductible and coinsurance
<b>RATES</b>	
	Land Based - Monthly Premium \$3,000 Deductible
Individual Member	\$434.39
Member & Spouse	\$1,211.64
Member & Children	\$1,061.08
Member & Family	\$2,005.47

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# CIGNA | Medical Summary | VIPCA Health Insurance Program

**\$5,000 Deductible**

**\$5,000 US IN Network / \$5,000 US Out of Network / \$5,000 Out of the US**

Maximum Benefit Per Person	\$5,000,000 per certificate period
Deductible per Calendar Year	\$5,000
<b>COINSURANCE PERCENTAGES</b>	
Medical Expenses Incurred Outside US & Canada	Plan pays 100% of eligible charges after deductible
Medical Expenses Incurred in US Accessing PPO	80% / 20% \$2,000 OOP for insured
Medical Expenses Incurred in US Outside PPO and Canada	80% / 20% \$4,000 OOP for insured
Independent US Preferred Provide Network	Provided through CIGNA
<b>PHYSICIAN OFFICE SERVICES</b>	
Wellness Benefit	Up to \$1,000 per calendar year, adult or child
Vision Care (One every 24 consecutive months)	Exam: Up to \$100 per 24 months Lenses and/or frames: up to \$150 per 24 months
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Inpatient & Outpatient	Subject to deductible and coinsurance
Emergency Room - Injury / Illness	Subject to deductible and coinsurance
Maternity Coverage	Subject to deductible and coinsurance
Pre-natal Care - Delivery of Newborn - Post-Natal Care (maternity must be covered)	Subject to deductible and coinsurance
<b>OTHER SERVICES</b>	
Chiropractic Care	Subject to deductible and coinsurance / Maximum 20 Visits
Emergency Medical Evacuation	100% of covered expenses not subject to the deductible for approved services. Includes coverage for US Expats. TCN's.
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Family Travel Arrangements	Round trip Airfare at Economy Rates to the place of hospitalization for 1 Family Member for hospitalizations in excess of 7 Days
Local Ambulance	Subject to deductible and coinsurance
Short Term Rehabilitation includes Cardiac and Pulmonary Rehab, Speech, Occupational and cognitive Therapy, Physical Therapy, Physiotherapy	Subject to deductible and coinsurance / Maximum 60 days for all Therapies Combined
Prescription Drugs	Generic / 20% not subject to deductible Preferred Brand Name / 20% not subject to deductible Non-Preferred Brand Name / 20% not subject to deductible
Mental Health and Substance Use Disorder Inpatient Facility / Outpatient Office Visit	Subject to deductible and coinsurance
<b>RATES</b>	Land Based - Monthly Premium \$5,000 Deductible
Individual Member	\$368.76
Member & Spouse	\$1,024.63
Member & Children	\$897.04
Member & Family	\$1,693.80

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