



Member Guidelines for Pre-certification, Referrals and Overseas Care

MEDICAL NECESSITY

All services must be medically necessary, regardless of treatment location, in order to be considered for reimbursement. We encourage our Members or their service provider to contact BritCay to verify benefits and/or request a pre-determination of eligibility prior to services commencing.

PRE-CERTIFICATION REQUIREMENTS

Pre-certification is the pre-notification of expected treatment for evaluation and confirmation of medical necessity. Pre-certification is not a determination of benefits or eligibility. It is only a determination that the treatment requested meets medically necessary guidelines for the prescribed condition based on the clinical information provided. Pre-certification is required for the following services regardless of treatment location:

- Any Inpatient Hospitalization and any Outpatient Surgery
- In-patient or out-patient chemotherapy and/or radiation therapy
- All Scope Procedures, MRIs and CT scans
- Vaginal Ultrasound
- Obstetrical Ultrasound exceeding two per pregnancy
- Diagnostic Tests over US\$300

Please Note: If the Covered Person fails to obtain pre-certification for the services listed, no benefits are payable as medical necessity cannot be established. If a retroactive certification review is completed and services are determined to be medically necessary, the normal benefit will be reduced by 50%.

To pre-certify treatment rendered in the Cayman Islands or in the USA, please call 1-800-423-9130.

To pre-certify treatment rendered outside of the Cayman Islands or USA, please call 1-317-927-6820 (collect).

LETTER OF REFERRAL

A letter of referral from the prescribing physician, including the medical diagnosis, is required for Physiotherapy, Chiropractor, Speech/Occupational Therapy and any medically necessary services being sought outside of Grand Cayman for which you want to use your Medical Travel Benefit. The Letter of Referral must be from a local registered physician.

You or your physician can email a letter of referral to Medical@cgcoralisle.com or fax it to 345-945-0658 marked for the attention of Clinical Administration/Customer Service.

USA PREFERRED PROVIDER NETWORK

BritCay utilises a Preferred Provider Organization (PPO) Network in the USA. You can call the US Provider you intend to use in advance to ensure they are within the PPO Network. In the event a provider who is a participating provider within the Network requests you to pay at the time of service, you should contact a BritCay Customer Service Representative at 345-949-8699 prior to making any payments.

ACCESSING YOUR MEDICAL TRAVEL BENEFIT

The annual Medical Travel Benefit is US\$1,000. This may be used for a commercial air ticket and/or hotel/transportation but it does not cover food/meals. In order to qualify for this Benefit, the services being sought must be pre-certified as medically necessary and not be available in the Cayman Islands.

Commercial Air Travel Costs

The Clinical Administrators at BritCay must be provided with a physician Referral Letter, Letter of Medical Necessity, medical itinerary, and the requested travel dates prior to your departure. Once travel is approved, you will need to submit a signed Claim Form to our Customer Service Department. Upon receipt of all required documents, contact will be made with our travel agency to reserve your airline ticket. You must pick up your ticket within 24 hours of the reservation being completed. The Referral Letter must advise if it is medically necessary for you to be accompanied for travel. If so, the cost of the additional ticket will be deducted from your annual travel benefit.

Hotel and Transportation Costs

The Medical Travel Benefit may also include use of hotel and/or local transportation while you are having medically necessary service rendered overseas. You should pay the Hotel and Transportation Costs at the time of service. You will then be reimbursed after a receipt accompanying a signed claim form is received and processed by BritCay. Please note that you are only approved for the medically necessary days needed during the date of medical service. These will be approved by a Clinical Administrator.

MEDICAL EMERGENCIES

In the event of a Medical Emergency, the Member should seek treatment at the nearest facility, which can be worldwide, and in or out of Network. The Member, family member or provider must contact us within 48 hours of the medical emergency. Within Cayman Islands or the USA, call 1-800-423-9130. For all other countries, call 1-317-927-6820 (collect).

EMERGENCY AIR EVACUATIONS

An Emergency Air Evacuation requires prior authorization and is for medical emergencies only. Air Evacuations for medical emergencies can be coordinated 24/7 and are subject to the benefits outlined in your Schedule of Benefits. Your Provider must call 1-800-423-9130 if an air evacuation is deemed necessary. We encourage our Members to ensure they have their travel documents in order, and ensure that a friend or family member knows where these documents are. The air ambulance will not be able to complete a flight plan until the patient's travel documents have been confirmed and verified.

OVERSEAS PHARMACY CLAIMS

Members who have been approved to receive medical services in the USA are also eligible for overseas pharmacy benefits. BritCay utilizes the Medco pharmacy network. Your pharmacy ID card lists the contact information for Medco should assistance be required. By using a participating pharmacy, BritCay can be billed directly for the cost of the prescription. The member will only be charged their co-payment. Some prescriptions will require authorization in which case the prescribing doctor would need to contact us to obtain prior approval.

Please refer to your Schedule of Benefits for a description of your Group Health Benefits.



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