

## Compare ADmed with Other Major Medical Plans

	ADmed	Other Medical Plans
Fixed Lump Sum Amounts for Surgeries performed no matter how large or small the expenses of the operations	Yes	No
Medical Bills for Surgery required	No	Yes
Co-insurance factor	No	Yes
Payment on Diagnosis of Dread Disease	Yes	No
Accumulation Benefit at age 70	Conditional	No
Exchange Medical Policy for a Life Policy	Yes	No
Pre-registration at ADmed Accredited Private Hospitals	Yes	No
24-Hour link with ADmed Accredited Private Hospitals	Yes	No
Pre-Claim Advisory Service	Yes	No

**Table of plan benefits**  
(ADmed Bronze, ADmed Silver, ADmed Gold)

Features	ADmed Bronze	ADmed Silver	ADmed Gold
Hospital Diagnostics	10,000 – 15,000	10,000 – 20,000	10,000 – 25,000
Accident & Emergency	10,000 – 15,000	10,000 – 20,000	10,000 – 25,000

Surgical	ADmed Bronze	ADmed Silver	ADmed Gold
Category A	7,000	10,000	14,000
Category B	12,000	19,000	25,000
Category C	35,000	50,000	70,000
Category D	85,000	130,000	175,000
Category E	175,000	260,000	350,000
Surgical 5yr. Maximum	350,000	520,000	700,000

**The following is a list of current average costs of Major Surgical Procedures in Trinidad & Tobago as at 2015**

Name of Procedure	Cost
Ingrown Toenail	\$5,000 - \$15,000
Cataract	\$15,000 - \$20,000
Hernia	\$15,000 - \$35,000
Gastric Bypass	\$85,000
Removal of Lung	\$110,000
Removal of Portion of Skull	\$275,000
Removal of Brain Tumour	\$150,000 - \$200,000
Angioplasty	\$110,000 - \$350,000
CABG (Open Heart Surgery)	\$145,000 - \$550,000

The Actuary reserves the right to change the premiums, benefits and surgical classifications on the medical benefits at any time.

## CONTACT US

For complete details on how ADmed can benefit you, contact a Maritime Financial Advisor or call 62-ADmed

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# ADmed

MAJOR MEDICAL INSURANCE

Coverage  
when you  
need it  
**most**



The Maritime Financial Group strongly supports and advocates controls and measures that eliminate the abuse of alcohol and other substances.

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## What is ADmed?

A comprehensive package of benefits that includes the following:

### Medical Coverage

- Surgical benefit
- Hospital Diagnostics benefit
- Accident and Emergency benefit

### Death Benefit Coverage

### Accelerated Death Benefit on diagnosis of a Critical Illness

### Services

Maritime's ADmed Card  
UnitedHealthcare Global ID Card

## ADmed Plan Descriptions

- Issue ages 20 to 60
- Coverage terminates at age 70
- The Coverage may be tailored to fit your personal circumstances
- The premiums may be adjusted up or down based on your claims history every five years
- Based on your claims history you may receive a refund of a percentage of your medical benefits premium at age 70.
- It can be bought with the above benefits ONLY or it can be attached to Maritime's TRiflex, Ordinary Life, Limited Pay Life or Term Life policies (certain conditions apply)
- An ADmed Card is issued to every ADmed insured, and is accepted, subject to appropriate verification procedures, at all ADmed Accredited Private Hospitals.
- If the card is not used or if the hospital is not an ADmed Accredited Private Hospital, the ADmed benefits will still be payable (Conditions Apply).

- All ADmed Cardholders are pre-registered at the ADmed Accredited Private Hospitals.

## Why do you need ADmed?

- To provide life insurance coverage up to age 70 (amount determined by you but limited to Maritime's underwriting guidelines).
- To provide for a lump sum payment on DIAGNOSIS of a Critical Illness before age 70 (amount determined by you but limited to Maritime's underwriting guidelines and \$2,000,000). Any payment under this benefit would be deducted from the death benefit. The premium would also be adjusted accordingly.
- To provide you with an Annual Hospital Diagnostics Expense fund (see table on fold). **This benefit is reimbursable.**
- To provide you with an Annual Accident & Emergency in-hospital expense fund (see table on fold). **This benefit is reimbursable.**
- To provide Fixed Surgical Benefit amounts depending on the category of surgical procedure. The Fixed Surgical Benefit is paid regardless of the cost of the surgery with a maximum payable during any continuous five-year period and ceasing at age 70 (see table on fold).

## The Maritime ADmed Card Services

- The ADmed Card will provide you with easy, convenient and hassle-free admittance at all ADmed Accredited Private Hospitals with respect to surgical benefits. However once the plan includes a deductible on the Accident and Emergency and/or the Hospital Diagnostic benefits the deductible must be paid before admittance.

- A round-the-clock service between Maritime and the Accredited Private hospitals allows them to:
  - a. Enquire into the ADmed database
  - b. Initiate claims
  - c. Verify coverage status and amount
- Upon verification of cover by Maritime the private hospital provides quick and easy admission. *(Pre-registration minimizes the need to fill out time consuming and cumbersome forms at admission stage.)*
- Payment of benefits are made directly to the hospital.
- Payment of **surgical** benefits in excess of amounts paid to the hospital, if any, are paid directly to you.

## The UnitedHealthcare Global ID Card Features and Services

- UnitedHealthcare Global is a recognized leader in travel assistance and international medical insurance
- UnitedHealthcare Global would provide you with the following benefits:
  - Medical Assistance Services including Second Opinion, Worldwide Medical and Dental Referrals, Facilitation of Hospital Payment, Dispatch of Doctors and Specialists, Transfer of Medical Records
  - Medical Evacuation and Repatriation Services
  - 24/7 Travel Assistance Services
  - Worldwide Destination Intelligence
  - Natural Disaster Services
  - Personal Security Services



### ADMED PRE-CLAIM ADVISORY AND CONCIERGE SERVICES Call 62-ADmed for information on:

- List of Surgical Operations and their classifications.
- Claim Procedures
- Claim Requirements
- Benefit Limits
- List of Accredited ADmed Private Hospitals
- Any other information about the ADmed Package and the Coverage

Advice will be available during working hours to both policy owners and hospital personnel by calling 62-ADmed, (with proper identification).

