



**Essential Plan**  
**2026 Schedule of Benefits**

June 1, 2026 – May 31, 2027

## HI - HEALTH INSURANCE ACT BENEFITS

Bermuda Health Insurance Act Benefits ensure that residents have access to necessary healthcare services while in Bermuda, including in- and out-patient services at the hospital, and approved support services in the community.

As specified under the Health Insurance Act 1970 and its regulations, orders and rules

## SH - SUPPLEMENTARY IN- AND OUT-PATIENT BENEFITS

Local benefits to help cover medical costs incurred during hospitalisation or from services outside of the hospital setting.

Primary benefit	Coverage	Maximum
Ancillary hospital services	100%	
	Bermuda Hospitals Board Fee Schedule	
Surgical, ambulatory, obstetrical, anaesthetic, medical care and in-patient mental health treatment*	100%	
<i>* services outside of the hospital must be pre-certified and in-network</i>	Allshores / Bermuda Fee Schedule	
Ground ambulance to home	If medically necessary	
Chronic disease management programme	80%	\$2,880 per policy year
	Bermuda Fee Schedule	
Medical alarm device	80%	\$200 per policy year

**MM - MAJOR MEDICAL BENEFITS**

Access to treatment and services outside of Bermuda, including hospitals, clinics and specialists through our overseas network partners.

Coverage eligibility	Policy year maximum	Lifetime maximum
All insured persons	\$500,000	\$1,500,000

Eligible expenses are payable at a percentage of the lesser of usual and customary charges, claim amounts reduced by the Allshores claims editing process or discounted rates. Benefits denoted as unlimited are subject to the lifetime maximum / annual maximum as applicable.

Primary benefit	Maximum
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**Emergency treatment**

100% if Allshores notified within 48 hours\*; otherwise no benefits

\* unless exceptional circumstances apply

**Allshores specialty networks** *(Insured must contact Allshores in advance)*

100% upon pre-certification and in the Allshores specialty network; otherwise no benefits

Specialty networks include, but are not limited to:

- Neonatal treatment, birth defects & high-risk pregnancy	
- Spinal treatment (subject to a mandatory second opinion review)	
- Paediatric assessment of autism spectrum & attention deficit disorders	
- Psychiatric disorders & substance abuse disorders	
- Cardiology	
- Oncology	
- Orthopedic	
- Non-solid organ transplants (bone marrow, stem cell and CAR-T)	\$700,000 per lifetime

**All other treatment** *(Insured must contact Allshores in advance)*

If available in Bermuda: no benefits

If not available in Bermuda: 100% upon pre-certification and in the Allshores preferred provider network; otherwise no benefits

## MM - MAJOR MEDICAL BENEFITS

Access to treatment and services outside of Bermuda, including hospitals, clinics and specialists through our overseas network partners.

Primary benefit	Coverage	Maximum
The following services are payable at a percentage of the lesser of usual & customary charges, claim amounts reduced by the Allshores claims editing process or discounted rates, and must be pre-certified by Allshores in order to receive maximum reimbursement:		
<b>Home</b>		
Home health care	Unlimited	Unlimited
<b>Hospitalization</b>		
Inpatient care	Semi-private accommodation	
Intensive care, outpatient and emergency care	Unlimited	Unlimited
<b>Doctors visits</b>		
Home or office visit	Unlimited	Unlimited
<b>Psychiatric &amp; substance abuse disorders</b>		
Inpatient care		Up to 90 days per policy year
Psychiatric professional services		\$5,500 per policy year
<b>Surgical, obstetrical, anaesthetic, diagnostic and medical care</b>		
Per covered service	Unlimited	Unlimited
<b>Transplant</b>		
Transplant services	Unlimited	Unlimited
<b>Rehabilitation</b>		
Rehabilitation / skilled nursing facility	Semi-private accommodation	Up to 60 days per policy year

**MM - MAJOR MEDICAL BENEFITS**

Access to treatment and services outside of Bermuda, including hospitals, clinics and specialists through our overseas network partners.

Primary benefit	Coverage	Maximum
<p>Airfare and accommodation are only eligible for psychiatric &amp; substance abuse services, emergency treatment and treatment which is not available in Bermuda and must be pre-certified by Allshores in order to be eligible. For maximum reimbursement, airfare arrangements must be made by the Allshores concierge. The daily reimbursement allowance is inclusive of charges for hotel or rental accommodation, transportation and other daily living expenses incurred outside Bermuda while the insured person is receiving medically necessary treatment.</p>		
<p><b>Airfare</b></p>		
<p>Commercial economy airfare - per insured person or per insured minor and parent/guardian jointly  100% if arranged through the Allshores concierge, otherwise 50% of a standard economy class fare as determined by Allshores</p>	<p>Excludes preferred/priority seating and baggage fees</p>	<p>\$15,000 combined maximum per policy year</p>
<p><b>Accommodation and daily allowance</b></p>		
<p>Hotel or rental accommodation - Insured person or insured minor and parent/guardian jointly</p>	<p>Up to \$400 per day</p>	
<p>Daily allowance</p>	<p>\$200 per day</p>	

**MM - MAJOR MEDICAL BENEFITS**

Access to treatment and services outside of Bermuda, including hospitals, clinics and specialists through our overseas network partners.

Primary benefit	Coverage	Maximum
The following services must be pre-certified by Allshores in order to be eligible:		
<b>Behavioural therapies for autism spectrum &amp; attention deficit disorders</b>		
Individual and family applied behavioural therapies	100% of billed charges	\$2,500 per policy year
<b>Cardiac rehabilitation/exercise programme</b>		
Cardiac rehabilitation/exercise programme		\$2,000 per policy year
<b>Genetic testing</b>		
Genetic testing	Unlimited	
<b>Ground ambulance and air ambulance (if medically necessary)</b>		
Ground ambulance and air ambulance	Unlimited	
<b>Mental health</b>		
Student mental health hotline	Unlimited	
<b>Repatriation of remains (inclusive of cremation)</b>		
Return of remains or ashes	Unlimited	

This document provides a summary of your Allshores health plan benefits. For full terms and conditions, please refer to the master policy issued to you.

To view your specific coverage details, log in to your Allshores Vantage account at [allshores.com/vantage](http://allshores.com/vantage)

If you require further assistance, please contact our Member Services Team at 1-441-298-0888.