



Vital 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 \$10,000 per policy year
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

PD - PREVENTIVE AND DIAGNOSTIC BENEFITS

Local treatment and services available in Bermuda aimed at maintaining health, detecting health problems early and preventing complications.

Primary benefit	Coverage	Maximum
Allergies		
Allergy testing	\$900 every 5 years	
Allergy injections	\$20 - per injection and serum combined	
Annual eye exam		
For these services, the provider must be approved by the Bermuda Health Council		
Annual eye exam	\$115	1 per policy year
Routine diagnostic testing in conjunction with annual eye exam		\$200 per policy year
Annual foot exam		
For persons with type I or II diabetes or diabetic neuropathy	\$150	1 per policy year
Annual gynaecologist / specialist exam		
Annual gynaecologist / specialist exam	\$225	1 per policy year
	100% of billed charges at Island Health Services and Family Practice Group	
Routine diagnostic testing in conjunction with annual exams	100%	
	Bermuda Fee Schedule	
Annual health exam		
General practitioner	\$225	1 per policy year
	100% of billed charges at Island Health Services and Family Practice Group	
Paediatric (2-18 years)	\$195	1 per policy year
	100% of billed charges at Island Health Services and Family Practice Group	

PD - PREVENTIVE AND DIAGNOSTIC BENEFITS

Local treatment and services available in Bermuda aimed at maintaining health, detecting health problems early and preventing complications.

Primary benefit	Coverage	Maximum
Diabetes		
For these benefits, the programme & provider must be pre-approved by Allshores		
Diabetes prevention programme group session	\$30 per session	12 per policy year
Diabetes rewind programme	100%	1 per lifetime
Immunisations and injections		
Immunisations and injections	\$50 per injection	\$1,000 per policy year for Dependent Children under age 19
Nutrition - medical therapy		\$745 per policy year
For these services, the provider must be a registered dietitian approved by Allshores		
Initial consultation	\$160	1 per policy year
Subsequent - individual visit	\$65	
Subsequent - group session	\$35	
Paediatric		
Well-baby routine health examination (under 2 years)	\$150 per examination	6 per policy year
Private testing		
Laboratory & diagnostic services in private testing facilities	100%	
- includes genetic testing and sleep studies	Bermuda Fee Schedule	
	Services must be pre-certified by Allshores	

HO - HOME AND OFFICE MEDICAL BENEFITS

Local treatment and services available in Bermuda by medical doctors, mental health professionals and allied health therapists.

Primary benefit	Coverage	Maximum
Behavioural therapies for autism spectrum & attention deficit disorders		
Individual and family applied behavioural therapies	100%	\$10,000 per policy year
	Services must be pre-approved by Allshores	
Chiropractic		
Office visit	\$85 per visit	6 per policy year
Chiropody / podiatry		
Office visit	\$85 per visit	6 per policy year
General practitioner & specialist - office visit		9 per policy year
General practitioner	\$130 per visit	
	100% of billed charges at Island Health Services and Family Practice Group	
Specialist	\$150 per visit	
General practitioner - home visit		
Home visit	\$170 per visit	3 per policy year
Lymphedema treatment		
Individual visit	\$110 per visit	28 per policy year
Mental health services		
Psychiatrist visit	\$250 per visit	6 per policy year
Psychologist, licensed counselors and therapists	6 visits/sessions per policy year	
- Individual visit	\$190 per visit	
- Group session	\$50 per session	

Counselling services includes addiction, art, play & equestrian therapies

HO - HOME AND OFFICE MEDICAL BENEFITS

Local treatment and services available in Bermuda by medical doctors, mental health professionals and allied health therapists.

Primary benefit	Coverage	Maximum
Mental health services - smoking cessation		\$370 per policy year
Smoking cessation - individual visit	\$190 per visit	
Smoking cessation - group session	\$50 per session	
Neuropsychological testing		\$5,000 per lifetime
Individual visit	100% Bermuda Fee Schedule	1 test every 2 policy years
	Services must be pre-approved by Allshores	
Physical medicine and supplementary therapies		\$900 per policy year
Physical & Occupational therapy / TENS		
- Individual visit	\$110	
- Group session	\$40	
Specialist		
Initial consultation	\$315 per visit	2 per policy year
	100% of billed charges at Island Health Services and Family Practice Group	
Surgical		
In-office medical/surgical treatment	100%	
	Bermuda Fee Schedule	
Telemedicine		
Same as in-person reimbursement, services & providers must be pre-approved by Allshores; refer to FAQ's		
Virtual office visit with a local provider only	Subject to benefit maximums, if applicable	

RX - PRESCRIPTION DRUG BENEFIT

Brand name or generic prescription drugs dispensed in Bermuda or worldwide.

Primary benefit	Coverage	Maximum
<p>Drugs, birth control, medicines and sera available only by prescription</p> <p>Prescriptions over \$3,000 must be pre-certified and in-network, otherwise reimbursement is 50% if out-of-network</p>	<p>100% for generic drugs</p> <p>80% for brand name drugs</p>	<p>\$7,500 per policy year</p>

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

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