



BAF FINANCIAL
& INSURANCE (BAHAMAS) LTD.

SCHOOL ACCIDENT PLAN REMINDERS

Dear Valued Participant,

Please note the copayments for the following services:

- \$40.00 (VAT exclusive) for Clinics, General Practitioners visits, Diagnostic procedures, Laboratory testing and Pharmacies.
- \$55.00 (VAT exclusive) for Specialist Visits
- \$250.00 (VAT exclusive) for Doctors Hospital Emergency Room Visit

Additionally, the following are required when submitting a claim.

- Accident Report Form must be completed, sign and stamped by a school official, expect should the accident occur during an official school holiday (Christmas, Easter, Mid Term, Summer etc.)
- A medical referral is required for services being provided at Doctors Hospital except for head injuries, Road Traffic Accidents & Motor Vehicle Accidents (RTA/MVA) brought in via ambulance, poly trauma (multiple injuries), severe burns, and eye injuries
- All RTA/MVA require a police report when submitting claim
- All claims must be submitted within 26 weeks of the accident
- Out Patient Services (insured is not hospitalized) for MRI's, CT Scans and Physical Therapy must be submitted for precertification
- The Insured must be seen/treated by a medical professional within 7 days of the accident

Signed,

Management

Health & Employee Benefits