



BAYMAC

GLOBALCARE PILOTS HEALTH PLAN

Worldwide Comprehensive Health Insurance for Pilots

www.paramountarg.com

PROGRAM OVERVIEW

Baymac has partnered with Clements Worldwide and AES International to bring world-class insurance solutions to its members. The Baymac GlobalCare Pilots Plan is a comprehensive health insurance plan made available to professional pilots, specifically designed to meet their needs on a global scale. Founded in 1947, Clements brings extensive experience in the international insurance domain. The GlobalCare Pilots plan provides worldwide coverage.

Our programs are designed in direct response to our experience and the feedback we receive from clients around the world. With a reputation for unparalleled customer service, Clements is the preferred insurance provider for international risks.

- ❖ Since the majority of our clients are based overseas, we travel frequently to meet with them and discuss their insurance portfolio – progress, claims and renewals. We travel to more than 40 countries a year to meet with our clients and insurers.
- ❖ Our company's strength lies in the quality and depth of our products and staff.
- ❖ With two strategic, centralized office locations in Washington DC and London, large staff strength and dedicated teams of Account Executives and Account Managers assigned to each account, we are able to provide prompt and expeditious service. Our experienced senior management team also offers additional support.
- ❖ Knowledgeable, well-versed, friendly staff that empathize with clients' needs and circumstances, especially in handling a loss.
- ❖ Long-term client relationships demonstrate a high standard of service and strong customer confidence in our capabilities.

The Baymac GlobalCare Pilots Plan has been designed to meet the needs of pilots and their families worldwide with a focus on those who are part of the exciting global community. While working and travelling abroad, the standards of medical care vary significantly from country to country and with the many complications that arise in times of need, your accessibility to the best of medical care should not be one of them.

Many domestic and employer provided healthcare plans fall short of the needs of pilots and their families. We want to ensure peace of mind, knowing that the very best of healthcare is available at all times. The Baymac GlobalCare Pilots Plan is designed to meet your lifestyle which knows no geographic limits, provide you with unlimited access to doctors and hospitals of your choice worldwide, while giving you 24 hours a day, seven days a week emergency medical assistance in a number of languages by calling our emergency line.

PROGRAM ELIGIBILITY

The Plan has been designed to include pilots within the Baymac Pilots Group and their dependents. Baymac will define the eligible persons who may be enrolled under this plan.

To be eligible for initial enrollment, pilots must meet the following criteria:

- ❖ Must be actively employed at time of enrollment
- ❖ Must, hold a valid Commercial Pilot's License (CPL) or Air Transport Pilots License (ATPL)
- ❖ Must have a valid medical certificate issued by an aviation medical practitioner (AME) approved by the licensing authority for the commercial license or ATPL held.

NB. If a pilot loses his or her license and/or medical after enrollment, he or she as well as all enrolled dependents may continue on the Plan subject to all other terms and conditions of the Policy.

No medical underwriting is required for pilots under 63 years of age. Pilots who are 63 years of age or older at the time of enrollment are required to complete a medical form and may be required to provide additional medical information if required by the underwriters.

US Citizens

If you are a U.S. citizen, you must reside outside of the U.S or Canada at time of initial enrollment, and plan to reside outside the U.S. or Canada for at least 6 months in each year.

Non-US Citizens

Citizens of other countries must also be located outside their country of citizenship at time of initial enrollment.

Non-US citizens must also reside outside of the U.S. or Canada at the time of initial enrollment **OR** plan to reside outside the U.S. or Canada for at least 9 months, with departure from the U.S. or Canada not more than 30 days after the initial effective date or renewal effective date.

Dependents who meet the following criteria are eligible for medical coverage under the Plan:

- ❖ Lawful spouse or Domestic Partner of an Insured; or
- ❖ A dependent child of an insured under age 21 years including child of the Insured's lawful spouse; or
- ❖ Natural, adopted or children under the legal guardianship of the insured including step children who are at least 51% dependent upon the Insured Person for support; or
- ❖ Unmarried children under 23 years of age provided such child is a full-time student in an accredited educational institution and is not employed on a full-time basis.

At all times during the policy period, Baymac Pilots Group members must be members in good standing.



KEY BENEFITS

Coverage Highlights:

1. This program provides comprehensive medical coverage on a worldwide basis, allowing insured's to seek treatment anywhere in the world.
2. Provides 5 million USD lifetime limit in healthcare benefits.
3. NO medical underwriting or medical tests required for pilots less than 63 years of age.
4. Coverage for professional pilots and their families, children covered free until age 19 with student rates available to 23 years of age.
5. Select your doctor; the plan does not limit you to any particular doctor or practitioner.
6. Pre-existing, Hereditary, Maternity, Chronic and Congenital conditions covered. Routine eye examinations and replacement lens covered.
7. Program is guaranteed admittance for Baymac Pilot Group Members.
8. The third-party administrator, who handles the claims, offers 24/7 contact capabilities and multi-lingual speaking representatives.
9. This policy provides optional coverage for dental (emergency dental included in the standard Plan), loss of sight, dismemberment and loss of life.
10. 250 USD deductible.
11. Flexible payment options.
12. Air Ambulance and Medical Evacuation services are included at no additional cost.
13. Post Retirements Benefits*.
14. Multi-lingual servicing capabilities for doctor consultations.

* Subject to the laws of your home country

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SUMMARY OF BENEFITS

BENEFIT	COVERAGE
General Benefits	
Overall Maximum Benefits	\$5,000,000 lifetime max (Treatment worldwide, including US)
Eligibility	Actively at work pilot with CPL or ATP license.
Pre-existing Conditions	Covered (100% of Benefit)
Hereditary Conditions	Covered (100% of Benefit)
Congenital Conditions	\$300,000 max / lifetime
Treatment Abroad	Direct Billing / File claim for reimbursement
Accidental Damage of Teeth	Covered up to \$2000 per accident
Nursing Care - Home or Convalescent Home	Max 30 days per condition
Repatriation of Mortal Remains	\$10,000
Maternity - Normal Delivery	50% of \$10,000 max
Maternity - Cesarean-Section	50% of \$15,000 max
Complications of Pregnancy and Childbirth	\$100,000 (max/lifetime)
Newborn Coverage	Must be added within the first 31 days of birth
AIDS	*Covered - URC to 100% of Policy Limit
Oncology	Covered - URC to 100% of Policy Limit
Passive War and Terrorism	Covered - URC to 100% of Policy Limit
Waiting Periods	
Pre-existing Conditions	Immediate Coverage
Newborns	Immediate Coverage
Minor Surgery	Immediate Coverage
Maternity	Covered - (12 months waiting period)
Organ Transplant	Immediate Coverage
In-Patient benefits	
Room and Board	Average Semi-private room; Incl nursing
Prescription Drugs, Doctors' Fees, Diagnostic Tests	Covered - URC
Surgical Procedures	Covered – URC to 100% of policy limit
Day-care Treatment	Covered – URC
CT, PET and MRI Scans	Covered - URC
Parental Accommodation	Covered - URC
Organ Transplant	\$500,000 lifetime max

*Aids not covered if contracted prior to enrollment date.

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SUMMARY OF BENEFITS

BENEFIT	COVERAGE
Out-Patient Benefits	
Out Patient Benefit Sublimit	Covered - URC
Out Patient Surgery	Covered 100%
Accident & Emergency Treatment Inside Coverage Area	Covered 100%
Accident & Emergency Treatment Outside Coverage Area	Covered 100%
CT, PET and MRI scans	Covered 100% - (Precertification Required)
Chronic Conditions	Covered 100%
Hospice Care / Terminal Care	Covered - (Precertification required)
General Practitioner, Specialist Fees and Diagnostic Tests	Covered 100% - (Deductible Applies)
Prescribed Physiotherapy	Covered - (Precertification Required)
Alternative Medicine	Covered
Rehabilitation	Covered 80%
Routine dental	Covered with Rider - 100%
Vaccinations	Covered up to \$250 - No deductible
Check up	Wellness - \$250 Annual
Prescription Drugs	Covered with \$10 or \$20 co-pay
Additional	
Air Ambulance & Emergency Medical Evacuation	\$75,000
Local Ambulance	\$15,000 per occurrence
Emergency Reunion	Covered
Children	Free until 19th Birthday

***Usual, Reasonable and Customary:** The most common charge for similar services, medicines, or supplies within the area in which the charge is incurred.

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ANNUAL PREMIUMS

Medical Insurance	Annual Premiums
Adult (ages 24 and up)	1,500 USD
Young Adults (ages 19 - 23)	672 USD
Children (0 - 18)	No Charge

Optional Dental Expense Benefits	Annual Premiums
Ages	
0 - 4	No Charge
5 - 14	\$196.08
15 - 74	\$424.68

Optional AD&D Benefit	Insured Sums	Annual Premiums
Ages		
0 - 65	\$100,000	\$99.96
66 -74	\$50,000	\$50.04

* 2% tax applies to premium

ENROLLMENT

Existing Baymac Pilot Members

For existing Baymac Pilot Group Members, download and complete the online Baymac Global Care Pilots Application form at:

www.paramountarg.com

Within five business days of receiving your application, you will be informed whether your application has been accepted or if additional information is required. Once accepted, payment may be made to Clements Worldwide by credit card or wire transfer.

For payment details contact Clements Worldwide at +1.202.478.6589, +1.800.872.0060 ext. 1512 or via email at cps@clements.com Monday through Friday between 8am to 5pm EDT.

Non-Members

The Baymac Global Care Pilot Plan is available exclusively for Baymac Pilot Group Members. Pilots holding a valid commercial pilot's license are eligible for membership of the Baymac Pilots Group. Complete the Baymac Pilot Membership Online Application at www.airlinepilotshealth.com and submit payment for membership fees as provided in the Application Form.

On acceptance of your application, you will be provided with a membership number that will be required for each applicant wishing to purchase the Baymac Global Care Pilot Plan. A temporary membership number may be provided which can be used to commence the application process for the Baymac Global Care Pilot Plan. Membership is confirmed once your payment has been received and your application approved.

For non-members interested in knowing more about the Baymac Pilot Care Plan, contact Clements Worldwide at **+1.202.478.6589, +1.800.872.0060 ext. 1512** or via email at cps@clements.com Monday through Friday between 8am to 5pm EDT.

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Effective Date of Coverage

Once accepted, you will be given an effective date of coverage and a kit containing your Identification Card, Certificate of Coverage, and instructions on how to use your insurance coverage. Included in your instructions will be details on how to access to Clement Worldwide's international and U.S. PPO Network and information providing you with a suite of tools and resources to help you locate and obtain quality medical care throughout the world.

Renewals

The Baymac Pilot Care Plan is renewable annually. Renewal is subject to continued eligibility.

Filing a Claim

You may file a claim by following the instructions as listed on the back of your identification card, or by contacting Clements Worldwide for a claim form to be sent to you. Complete the form, attach all itemized invoices and payment receipts, and send the documentation as per the instructions on the claims form. Please note all claims and service related information will be detailed on the back of your identification card.

Should you have any questions or concerns please feel free to contact Clements Worldwide at **+1.202.478.6589, +1.800.872.0060 ext. 1512** or via email at cps@clements.com.

Pre-Certification

Certain benefits under the Baymac Global Care Pilot Plan require pre-certification to receive the full benefits under the Plan. This simply means that you must contact Clements Worldwide as soon as possible before a planned hospitalization or surgical procedure, within 48 hours of an emergency hospital admission, or within the first 90 days of pregnancy. Pre-certification allows us to establish contact and make payment arrangements with your providers. Pre-certification may be done by contacting Clements Worldwide at **+1.202.478.6589**, **+1.800.872.0060 ext. 1512** or via email at cps@clements.com

Medical Monitoring

Clements Worldwide through its network provide consultations with attending medical professionals during hospitalization and provide a single point-of-contact for family members to receive ongoing updates regarding medical status.

Post Retirements Benefits

Pilots may remain on the Baymac Global Care Pilot Plan post retirement for as long as they remain a member of the Baymac Pilot Group and continue to meet the eligibility requirements. Post-retirement benefits are subject to the laws of your home country.

Optional Benefits

Dental

Additional dental benefits are available for an additional cost, please reference rates above. The benefits are limited to 1000 USD per policy year with an annual deductible of 100 USD

Accidental Death, Accidental Loss of Limb or Sight

Optional benefits up to 100,000 USD are available for loss of sight, loss of limbs or loss of life at an additional annual premium.

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 Baymac

Frequently Asked Questions

1. What is the GlobalCare Pilots Plan?

The GlobalCare Pilots Plan is specifically designed to meet the needs of professional pilots and their families, by providing worldwide major health insurance coverage by a Lloyds of London syndicate administered by Clements Worldwide who has provided comprehensive global insurance for multinationals worldwide for the last 67 years. The Plan provides medical coverage with children being covered free of cost until their 19th birthday, with further coverage between the ages of 19-24 years while enrolled in an educational institution. The Plan will also accept applications from the parents and siblings of pilots and their spouses.

2. Do I require additional healthcare cover if I already have coverage by my airline?

Many airlines provide some medical coverage for their employees. In many instances the coverage provided has several limitations and major medical treatment may either not be covered, not be totally covered, or may require lengthy approval processes, often being financially limited to the cost of local health care. The GlobalCare pilots Plan is low cost, transparent and covers most medical conditions globally. Approval is fast (not required in an emergency), and lifetime coverage is up to US\$5 M per person. Pilots and their families have the peace of mind of knowing that in an emergency, when treatment is not provided locally, emergency transportation is available (by ground or air ambulance), without concerns about cost or

employer approval. Employers have the benefit of knowing that major worldwide medical coverage is provided to their employees at lower costs than that included in many local medical plans.

3. Are Pre-Existing Conditions covered?

Yes.

Pre-existing conditions are covered on joining. Baymac does not however expect persons to apply for coverage for the main purpose of covering pre-existing conditions.

4. Is outpatient treatment covered?

Yes – See Table of Benefits

5. Are prescription drugs covered under Outpatient treatment?

Yes – See Table of Benefits

6. Are congenital conditions covered?

Yes.

7. What is the US\$5 Million Lifetime Coverage?

Under the GlobalCare Pilots Plan, each policyholder (each individual or each parent and each child where applicable) will be covered for USD 5,000,000 per person, per policy year.

8. Is the US\$5 Million Lifetime Coverage per family?

No.

Each individual member of the family who is covered under the policy is covered for US \$5 Million lifetime.

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9. What items are reimbursable?

A list of reimbursements may be found in the Table of Benefits included in the downloadable Brochure.

10. Can I choose any doctor, clinic or hospital anywhere in the world?

Yes.

You are free to use the doctors, clinics and hospitals of your choice. The GlobalCare Pilots Plan does not limit you to a particular network of doctors or hospitals and direct billing is available for most hospitals.

11. What is the Preferred Provider Network and is it only for the USA?

The Preferred Provider Network (PPN) is a large network of hospitals within the US only where arrangements have been made with the insurance provider for treatment of its clients within the US. Utilization of this network allows for 100% benefits to be available for treatment in the US.

The PPN is only applicable to the US.

12. What if I require treatment in the US but choose not to use a hospital or clinic within the PPN?

You may choose to use other hospitals of your choice within the USA. Where a hospital is chosen within the USA that is outside of the PPN, 80% of the benefit will be paid.

Outside of the US the PPN is not applicable and 100% of the benefits are available for all doctors, clinics and hospitals.

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13. Are Air Ambulance and Medical Evacuation available?

Yes.

In the event of acute or serious injury air ambulance expenses are covered to the nearest suitable place of treatment in cases where no qualified treatment can be obtained locally.

14. Who is eligible for the GlobalCare Pilots Plan?

To purchase the GlobalCare Pilots Plan you must be actively employed as a pilot, hold a valid Commercial Pilots License or Air Transport Pilots License and a valid aviation medical. You must also be a member in good standing of the Baymac Professional Pilots Group, meaning that you must not be involved with fraud or misconduct as it relates to your Baymac membership and you must be a fully paid up member if not otherwise exempted.

15. Are my family members eligible for cover under the GlobalCare Pilots Plan?

The dependents of the Baymac members who meet the following criteria are eligible for medical coverage under this Plan:

Spouse: Spouses of eligible pilots may become members of the Baymac Group. This includes common law as defined by legislation in the employee's home country. Once a member, a spouse may obtain cover under the Plan.

Children: Children of pilots or pilot's spouse, who are natural or legally adopted by the pilot or his or her spouse and are unmarried, may be covered under the Plan.

16. My children study overseas; can they be enrolled in the Plan?

Yes

17. How do I apply?

Visit www.paramountarg.com and enter your details and click "SEND". On the page that opens download and complete your applications for the Baymac Professional Pilots Group and the GlobalCare Pilots Plan. Once your membership is approved, Clements will process your application for the healthcare plan. Response will usually be provided within 5 working days.

18. Can we enroll for the GlobalCare Pilots Plan at any time or is enrollment open for a limited time?

Once you have been accepted as a member of the Baymac Professional Pilots Group, you may enroll at any time. Application for membership may be found at www.paramountarg.com

19. My family lives at home but I am an expatriate living abroad. Is my family able to use this Plan at home?

Yes.

20. My children are going to the USA/Canada (or home) to study. Will they continue to be covered?

Yes.

21. If I lose my pilots medical or license can I renew the Plan?

Yes.

You require a valid medical and license for initial enrollment however if you lose your license or medical after being on the Plan you are able to renew without a problem.

22. If I leave my job or the profession of flying can I stay on the Plan?

Yes.

The Plan is designed for you to be able to continue on it if you change your employer or lose your job. You and your family can remain on the Plan as long as you remain a member in good standing of the Baymac Group (abide the rules of membership and have paid the annual membership fees). The Plan is an agreement between Clements Worldwide and the policyholder (pilot and families) and subject to continued membership with Baymac. The Plan is not subject to employment after enrollment.

23. Is the GlobalCare Plan a top-up plan or does it stand alone as a primary plan?

The GlobalCare Plan works as a primary plan if the member has no other health insurance and as a secondary plan if the member has other health insurance coverage. Whatever is not covered by the member's primary will be covered by the GlobalCare Plan to the limits of the Plan

24. What happens when someone retires?

The member and family may continue on the Plan. For pilots over 65 years the premium is the standard group rate plus 5%.

25. Can premiums be paid monthly?

Yes.

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26. What is the \$250 deductible? Is this per claim or per year?

The \$250 deductible is the amount each policyholder must pay **per year** (not per claim) on their medical costs before claiming on the policy. This is limited to \$750 per family.

Some benefits do not require the policyholder to pay a deductible e.g. annual check-up and lens replacements etc. So if there is a claim for \$300, the member will pay the first \$250 and claim for the remainder. If there is a subsequent claim in the same policy year for \$800, the member can claim the full \$800.

27. How does this coverage compare to other global policies?

The Plan ranks as one of the few and best plans available for pilots. It has been designed by pilots for pilots, to ensure the needs of pilots and their families are met. The cover is comprehensive global cover and as such compares favorably with other international policies. By including conditions often excluded by other plans, such as hereditary, congenital, and chronic conditions, and by avoiding traps often found in exclusions, the GlobalCare Pilots Plan is favored by pilots.

The Plan also carries these extensive benefits with treatment available in every country including the USA and Canada at very low cost with a very low deductible of \$250 per year. Benefits such as unlimited children free until the age of 19 years are unmatched by most similar plans. While the Plan requires the utilization of a primary plan if one exists, the Plan stands alone as a primary if there is no other plan, and the pilot can take the Plan when changing jobs.

28. Do I need to apply for membership to the Baymac Group to purchase the health Plan?

Yes.

The GlobalCare Pilots Plan is only available to members of the Baymac Group. Baymac provides various services to its members and is responsible to the underwriters to ensure that the applicants meet the requirements to qualify for acceptance to the Plan.

Baymac Management Services Ltd. is an aviation consultancy firm that has established various affinity groups globally within the aviation industry and provides high valued benefits to its members, while facilitating membership benefits provided by reputable third parties with a track record of success established in highly regulated jurisdictions. For more information on Baymac visit www.baymac.net

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