

Baymac GlobalCare Pilots Plan

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. This program is offered by Clements Worldwide, a Lloyds cover holder 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. **What are the advantages of the Baymac GlobalCare Pilots Plan?**

The Baymac GlobalCare Pilots Plan provides a superior level of worldwide access of medical care and health care professionals to pilots and their families. The GlobalCare Pilots Plan is flexible facilitating pre-existing conditions, post- retirement benefits, and easily transferable where pilots are required to change employment. The following additional benefits make the Baymac GlobalCare Pilots Plan a leader in its class:

- Low cost of \$1500/year
- Low deductible of \$250

- Truly Comprehensive Cover
- Children free below 19 years of age - reduced rates for students to 23 years

4. 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.

5. Is outpatient treatment covered?

Yes – See Table of Benefits on Brochure

6. Are prescription drugs covered under Outpatient treatment?

Yes – See Table of Benefits on Brochure

7. Are congenital conditions covered?

Yes.

Whereas many other policies do not cover congenital conditions or will only cover the congenital condition where it is diagnosed during the policy duration, the Plan covers congenital conditions without such limits.

8. 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.

9. 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.

10. What items are reimbursable?

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

11. Can I choose any doctor, clinic or hospital any where 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.

12. 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.

13. 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.

14. 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.

15. Who is eligible for the GlobalCare Pilots Plan?

To purchase the GlobalCare 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.

16. 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. A child, whose parent is eligible for maternity coverage, is automatically enrolled in the parent's policy regardless of the child's state of health. Congenital and hereditary conditions are covered. Clements Worldwide must be notified upon birth of a newborn. On reaching 19 years old and until the age of 23 years, the child automatically continues the insurance paying a student premium (if full time student in a accredited tertiary institution) without having to undergo new medical underwriting.

17. My children study overseas; can they be enrolled in the plan?

Yes

18. 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 Baymac membership is approved, Clements will process your application for the healthcare plan. Response will usually be provided within 5 working days.

19. Can I enroll if I am in the USA?

If you are on vacation in the US or if you reside in the US but intend to depart the US or Canada within 30 days and to reside out of the USA or Canada for 9 months or more.

20. 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

21. My family live at home but I am an expat. Is my family able to use this Plan at home?

Yes.

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

Yes.

As long as the pilot resides outside the country his family continues to receive all the benefits of the Plan wherever they reside.

23. 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.

24. If I leave my job or the profession of flying can I main 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.

25. If I am in the US at the time of renewal, can I renew?

Yes, provided you are not a US citizen who has returned home to reside in the US on a permanent basis.

26. 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.

27. 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%.

28. What happens when I return home?

If you return home permanently you may continue on the Plan provided your country's laws do not prohibit you from doing so. Most countries do not, but some countries like the USA prohibit their citizens from continuing on Plans such as these if you live in the USA for greater than 6 months. Once you decide to return to your home country for more than 3 months you must advise the underwriters who will determine whether you are able to continue under the Plan based on your country's laws.

If the pilot has dual or multiple nationalities, he may continue to receive the benefits of the Plan provided he holds his country of citizenship to be outside of his place of permanent residence. e.g. a pilot who is a German citizen and also a US citizen, may go to live in the US and continue to receive benefits provided he holds his German nationality as proof of citizenship under the Plan.

29. What are the premiums?

The current annual premiums are US \$ 1500/ year per adult. Children under 19 years of age are free. A student rate of less than half the adult rate is available for children between 19-23 years who are in an accredited tertiary educational institution.

30. Can premiums be paid monthly?

Yes.

Premiums are in US Dollars and may be paid monthly, quarterly, bi-annually or annually. There are no penalties for monthly payment however 2.5 months premiums are taken initially for monthly payments to avoid policy lapsing in the event of any issues preventing payment going through on the credit card provided e.g. lost or stolen cards, replaced cards with new numbers etc.

31. 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.

32. 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.

33. How much would treatment for a serious case of cancer cost i.e. is the annual limit sufficient?

We know of one case that cost US \$ 980,000 in one year. This is an extreme case however and not common.

34. 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.

35. When will the policy commence?

Once Clements has been advised of approval of your membership of the Baymac Professional Pilots Group and your application for the health Plan has been received, your policy will usually be issued within 5 working days. The effective date of the policy will be the effective date requested by you on application or the date the policy is approved whichever comes last. Your policy will be mailed along with your health cards to the mailing address provided in your application.