



VIRGIN ISLANDS PROFESSIONAL CHARTER ASSOCIATION

VIPCA is proud to offer a comprehensive, creditable health plan to active VIPCA members. This health insurance program is underwritten by CIGNA and managed by the insurance specialists at Risk Strategies - Gowrie Group. With 24/7 medical management services, multilingual claims administrators and highly trained customer service professionals, this health insurance program brings VIPCA members the products they need, backed by the service they deserve.

Qualifying VIPCA Members

- **CREW MEDICAL PROGRAM**
 - Captain and/or Crew
 - Vessel Owners
- **LAND MEDICAL PROGRAM**
 - Vessel Managers
 - VIPCA Suppliers
 - Businesses that service VIPCA Clients & Members

VIPCA Health Plan Highlights

- Worldwide coverage
- Coverage in United States
- Two plans to choose from
- Up to \$5,000,000 per Policy Year limit
- Monthly Credit Cards or EFT deductions
- Voluntary dental coverage available

LEARN MORE & CONNECT

VIPCA Health Insurance

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VIPCA Health Insurance

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VIPCA Yacht Insurance

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DISCLAIMERS: This is not a legal document or an insurance policy. This summary has been prepared for illustrative purposes only and is not a contract. It is intended to provide a general overview of the policies and plans described and may be different than the insurance policies issued. Only the policy contract can provide the actual description, terms, conditions, coverage, and exclusions. All coverages are NOT available in all locations. Creditable coverage may be granted within a two to three week window of submitting your application. Submitting an application does not guarantee automatic medical coverage. In order to qualify for this program, you have to be an active member of VIPCA.

CIGNA | Dental Summary | VIPCA Land Base Dental Insurance Program

\$1,500 Calendar Year Maximum per person

\$1,500 US IN Network / \$1,500 US Out of Network / \$1,500 Out of the US

Maximum Benefit Per Person	\$1,500 per certificate period
Deductible per Calendar Year Per Person	\$25
Class I	
Preventive Care – For diagnostic and preventive services including	
Oral Exam – 2 per person per year	100% not subject to deductible
Cleanings – 2 per person per year	100% not subject to deductible
Bitewing X-rays – 2 per person per year	100% not subject to deductible
Fluoride Applications – 1 per person per year (Up to age 19)	100% not subject to deductible
Sealants – 1 per person per 3 years	100% not subject to deductible
Diagnostic X-rays - Unlimited	100% not subject to deductible
Full Mouth / Panoramic X-rays – 1 per person per 3 years	100% not subject to deductible

Class II	
Basic Restorative – For basic restorations	
Endodontics	80% after deductible
Periodontics	80% after deductible
Prosthodontics Maintenance	80% after deductible
Oral Surgery	80% after deductible
Fillings	80% after deductible
Root Canal	80% after deductible
Periodontal Scaling and Root Planing	80% after deductible
Repair to Bridgework and Dentures	80% after deductible

Class III	
Major Restorative – for major restorations	
Dentures	50% after deductible
Bridgework	50% after deductible
Crowns	50% after deductible

	Monthly Rates
Crew Coverage (Individual)	\$34.85
Crew Member & Spouse	\$69.71
Crew Member & Child(ren)	\$80.61
Crew Member & Family	\$128.06