



## Standard Health Insurance Contract (SHIC) APPLICATION & CHANGE OF CIRCUMSTANCES FORM

1. Please complete ALL question on this document in block letters.
  2. Please include copies of all the specified & relevant documents.
- ALL INFORMATION CONTAINED ON THIS FORM IS CONFIDENTIAL**

**CINICO USE ONLY (FILL-IN & TICK)**

**Group No:** 31304  
**Member #:** 99\_ - \_ - \_ - \_ - \_  
 New    Reinstate    Add  
 Change    **Terminate Policy**  
**Effective Date:** dd / mm / yyyy  
 CSM: OE DL LG JD

<input type="checkbox"/> <b>TERMINATE POLICY</b>	<input type="checkbox"/> <b>AFFORDABLE</b>	<input type="checkbox"/> <b>SILVER(Individual Only)</b>	<input type="checkbox"/> <b>GROUP</b>	<input type="checkbox"/> <b>TEMPORARY(Employer Only)</b>
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**SECTION A - APPLICANT INFORMATION:**

1. Last Name:		First Name:		Middle Name:	
2. Physical Address:		District:		P.O. Box #:	
				Postal Code: KY _ - _ _ _ _	
3. Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female		4. Birth Date: dd / mm / yyyy		5. Email Address:	
				6. Height: Feet / Inches	
				7. Weight: Lbs. / Oz.	
8. Home Telephone:		9. Cell Phone:		10. Employment Status: <input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired	
11. Please check the level of coverage you desire: <input type="checkbox"/> Single <input type="checkbox"/> Family (Single + Spouse + Child(ren)) <input type="checkbox"/> Single + Dependent Child(ren) <input type="checkbox"/> Couple (Single + Spouse)			12. Immigration Status & Nationality: <input type="checkbox"/> Caymanian/Status Holder <input type="checkbox"/> Work Permit Holder <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other: _____   Nationality: _____ Passport #: _____		
13. Beneficiary Name:			14. Relationship:		15. Date of Birth: dd / mm / yyyy

**SECTION B - EMPLOYER INFORMATION:**

1. Name of Employer:		2. Employer #:	
3. Physical Address:		4. Postal Address:	
		5. Email Address:	
6. Telephone Number:		7. Fax Number:	
8. Employer's signature:		9. Date:	

**SECTION C – ELIGIBLE DEPENDENTS INFORMATION: (not applicable for Silver or Temporary Plans)**

**2 Notes: A. Non-Resident Dependents are not eligible for coverage. B. \*Child(ren) includes Dependent Offspring (DO).**

16. Full Name of Spouse and/or Child(ren): (Passport (or an Affidavit of Nationality) + Applicable Documentation i.e. Marriage Certificate, Birth Certificate and Photographic Identification of all Eligible Dependents)	17. Gender (M/F)	18. Birth Date:	19. Relationship (Spouse or Child*)	19a. Height Feet / Inches	19b. Weight Lbs. / Oz.	19c. Immigration Status
1.		dd / mm / yyyy	Spouse			
2.		dd / mm / yyyy	Child or DO			
3.		dd / mm / yyyy	Child or DO			
4.		dd / mm / yyyy	Child or DO			

20. Are Medical benefits available from any other approved Insurer to any person listed above?    No    Yes  
 If Yes, Please State Name of Approved Insurer & Telephone #:  
**Approved Insurer:** \_\_\_\_\_   **Telephone #:** \_\_\_\_\_

21. Is your Spouse employed?    No    Yes  
 If Yes, Please State Name of your Spouse Employer & Telephone#:

22. Has any person listed above had continuous coverage for a period of not less than 1 year?  
 No    Yes. If Yes, please provide name of the approved Insurer & Phone #:

**SECTION D – MEDICAL QUESTIONNAIRE:**

**In the last 12 months has the Applicant or any Eligible Dependent listed above ever been advised to, or received medical consultation, care, treatment or taken medication in relation to any of the following:**

1. Heart or circulatory system (including but not limited to infarction, heart attack, angina, rheumatic fever, cardiac defect, arrhythmias, diseases of veins, arteries or valves, stroke) and/or any other symptom regarding circulatory system or heart.	<b>NO / YES (IF YES, Please identify)</b> <input type="checkbox"/> <input type="checkbox"/> Name(s) _____
2. Sexually transmitted diseases or Human Immunodeficiency Virus (HIV) or Acquired Immuno Deficiency Syndrome (AIDS) or ARC (AIDS related complex).	<b>NO / YES (IF YES, Please identify)</b> <input type="checkbox"/> <input type="checkbox"/> Name(s) _____

3. Neurological System (including but not limited to convulsions Epilepsy, Paralysis, Multiple Sclerosis, Cerebral Infarction (stroke), Alzheimer's disease, Dementia) and/or any other symptom regarding the neurological system, which if referred to a doctor would result in a diagnosis.	<b>NO / YES (IF YES, Please identify)</b> <input type="checkbox"/> <input type="checkbox"/> Name(s) _____
4. Liver disorders (including but not limited to fatty liver, cirrhosis, hepatitis) and/or any other symptom regarding the liver, which if referred to a doctor would result in a diagnosis.	<b>NO / YES (IF YES, Please identify)</b> <input type="checkbox"/> <input type="checkbox"/> Name(s) _____
5. Kidney/Renal disease or failure?	<b>NO / YES (IF YES, Please identify)</b> <input type="checkbox"/> <input type="checkbox"/> Name(s) _____

**SECTION D – MEDICAL QUESTIONNAIRE continued:**

**In the last twelve (12) months has the Applicant or any Eligible Dependent listed ever:**

6. Been treated for Cancer?	<b>NO / YES (IF YES, Please identify who and specify what)</b> <input type="checkbox"/> <input type="checkbox"/> Who: _____ What: _____
7. Been treated for Diabetes (sugar)?	<b>NO / YES (IF YES, Please identify who and specify what)</b> <input type="checkbox"/> <input type="checkbox"/> Who: _____ What: _____
8. Been treated for Hypertension (High Blood Pressure)?	<b>NO / YES (IF YES, Please identify who and specify what)</b> <input type="checkbox"/> <input type="checkbox"/> Who: _____ What: _____
9. Been treated for Respiratory conditions? (Emphysema, Bronchitis, Pneumonia, Asthma, Cystic fibrosis etc.)	<b>NO / YES (IF YES, Please identify who and specify what)</b> <input type="checkbox"/> <input type="checkbox"/> Who: _____ What: _____
10. Had an Organ Transplant.	<b>NO / YES (IF YES, Please identify who and specify what)</b> <input type="checkbox"/> <input type="checkbox"/> Who: _____ What: _____
11. Had Major Surgery? (Any surgery in which you were put under general anesthesia and given respiratory assistance).	<b>NO / YES (IF YES, Please identify who and specify what)</b> <input type="checkbox"/> <input type="checkbox"/> Who: _____ What: _____
12. Are you, or any of the Eligible Dependents, currently on medications?	<b>NO / YES (IF YES, Please identify who and specify what)</b> <input type="checkbox"/> <input type="checkbox"/> Who: _____ What: _____ Who: _____ What: _____ Who: _____ What: _____ Who: _____ What: _____
13. Females Only: Are you Pregnant?	<b>NO / YES (IF YES, Please identify who and the number of weeks gestation)</b> <input type="checkbox"/> <input type="checkbox"/> Who: _____ Weeks: _____ Who: _____ Weeks: _____

**Has any approved insurer within the last twelve months:**

14. Declined a Health Insurance application for you, or any Eligible Dependent listed.	<b>NO / YES (IF YES, Please specify who and explain why)</b> <input type="checkbox"/> <input type="checkbox"/> Who: _____ Explanation: _____ Who: _____ Explanation: _____
15. Required an increased premium or imposed special conditions on you, or any Eligible Dependent listed.	<b>NO / YES (IF YES, Please specify who and explain why)</b> <input type="checkbox"/> <input type="checkbox"/> Who: _____ Explanation: _____ Who: _____ Explanation: _____
16. Cancelled or refused to renew an existing health insurance policy for you, or any Eligible Dependent listed.	<b>NO / YES (IF YES, Please specify who and explain why)</b> <input type="checkbox"/> <input type="checkbox"/> Who: _____ Explanation: _____ Who: _____ Explanation: _____

**Declaration**

I hereby declare that the answers given and recorded herein are, to the best of my/our knowledge, complete and true as at this date. I hereby authorize any registered medical practitioner, healthcare facility or approved insurer which has copies of my health records to release such information to CINICO. A photocopy of this signed authorization shall be as valid as the original. I understand and agree that any injury that occurred within twelve months before the date of this application or any sickness, the signs of which first appeared on or before the date of this application, are not covered by this contract unless fully disclosed on this application. Failure to disclose such information could result in denial of a claim and the cancellation of coverage. I understand and agree that coverage shall not become effective until accepted by the approved insurer. I understand that any changes in my health status after submission of application and prior to approval of coverage must be reported to the approved insurer. I hereby declare that I have read and understand the "Eligibility Rules and Conditions" applicable to this Insurance policy.

**Signature of Applicant:** \_\_\_\_\_ **Signature of Eligible Dependent (18 years or older):** \_\_\_\_\_

**Date:** dd/mm/yyyy **Signature of Eligible Dependent (18 years or older):** \_\_\_\_\_

**THIS APPLICATION WILL BE VALID FOR 30 DAYS FROM THE DATE OF SIGNATURE  
FAILURE TO DISCLOSE RELEVANT DETAILS OR GIVING MISLEADING INFORMATION ON THIS FORM MAY CAUSE YOUR APPLICATION AS WELL AS  
YOUR INSURANCE COVERAGE TO BE DEEMED NULL AND VOID.**

## General Information and Requirements for all Applicants & Participants

1. The Policy, which includes this “**Policy Rules & Eligibility Conditions**” document, the “**SHIC Application & Change of Circumstance Form**”, and any amendment agreed to in writing, may not be changed, or any provisions waived unless agreed to in writing by the CEO or CFO of CINICO.
2. All New Applicants, and Existing Members, must complete the “**SHIC Application & Change of Circumstance Form**” each time there is a change of Personal matters per Section A, B & C.
3. Premiums are subject to increase with a minimum of 30 Days’ notice.
4. Premiums are payable monthly in advance, and are due on the **1st day of every month**.
5. Premium payments can be made directly to CINICO or at any of the following Banks.

**-Please ensure you reference your Member Number (999-xx-1234) during all Premium Payments**

Functionality	Bank of Butterfield	RBC	CNB
ATM - Transfer	Not at this time	Yes	Not at this time
Payee (On-Line)	Yes	Yes	Yes
Walk-in Teller Deposit	Not at this time	Yes	Yes
Monthly Direct Debit Deposit	Yes	Yes	Yes

6. A policy is automatically terminated, for non-payment of premium, within 30 days of the due date.
7. A “**SHIC Application & Change of Circumstance Form**” must be completed for any changes in coverage including Policy Termination AND this document and/or notice, including post-marked envelopes, **must** be received by CINICO at a **minimum of 10 days prior to the 1<sup>st</sup> day of the next month** for this notice to be deemed valid.
  - a. CINICO is **not responsible for the refund of any Premiums** collected for any period in which an insured member had a change of circumstance, whereby their premium obligations would have changed prior to this notification.
8. A terminated policy can **ONLY** be reactivated under **BOTH** of the following conditions:
  - a. A new “**SHIC Application & Change of Circumstance Form**” must be completed along with any required information, **AND**
  - b. A reinstatement fee must be paid in the amount of CI\$200.00 for the first reactivation and CI\$300.00 for every subsequent occurrence.
9. The currency of the Policy and any quoted Premiums is Cayman Islands Dollars.
10. This policy is only available to Legal Residents of the Cayman Islands.
11. Failure to disclose relevant details or giving misleading information on any formal communication to CINICO may cause your application as well as your Insurance coverage to be deemed null and void.

### ‘Affordable’ Plan Participation

1. Participation is available to residents of the Cayman Islands who are under 60 years of age.
2. Legal Resident Spouses, Children & Dependent Offspring may enroll in this plan.

### ‘Silver’ Plan Participation

1. Participation is only available to individual residents of the Cayman Islands who are aged 60 or older.
2. Children & Dependent Offspring may not enroll in this plan.

**RISK RATING PROCESS**

As the New Law now permits individual “Risk Ratings”, and prohibits the refusal of coverage, each Applicant (and Participant) is subject to an individual risk score that is used to determine their total premium. An Applicants Height & Weight (Questions 19a &19b of Section C) along with any “Yes” answers to questions 1 - 16 of Section D of the “SHIC Application & Change of Circumstance Form” are used to apply a predetermine risk score. This score is then added to the base rates\* approved by the Department of Health & Regulatory Services. (See “Risk Rating Example” below)

\* Department of Health Regulatory Services - Approved Premium Rates

“Affordable” Plan Band	Age Range	Base Amount CI\$
<b>A</b>	Dependent Child	\$ 69.00
<b>B</b>	18-39	\$ 124.00
<b>C</b>	40-44	\$ 138.00
<b>D</b>	45-49	\$ 160.00
<b>E</b>	50-59	\$ 167.00
“Silver” Plan Band	60+	\$ 300.00

**Risk Rating Example**

29 y/o Applicant  
 - Base Rate of \$124.00  
 Q.19 a&b: BMI Score: 32.1  
 = Risk Score of .30  
 Q.8: Yes (Hypertension)  
 Q.12: No Medications  
 Conclude: “Uncontrolled”  
 = Risk Score of .50

**Risk Rating Formula**

Base Rate x Risk Rating Score  
 Total Risk Score = .80  
 \$124.00 x (1+.80) = **\$223.20**

**ENROLLMENT INFORMATION REQUIREMENTS**



**All applicants must provide:**

1. A fully completed “SHIC Application & Change of Circumstance Form”.
2. A Valid Photo ID: Passport, Voter’s Registration Card, or Driver’s License (Per Applicant and Dependent).
3. Proof of Dependent(s) relationship: Marriage Certificate, Birth Certificate, Adoption Certificate, etc.
4. Foreign National: Proof of a valid work permit or Permanent Residency.
5. Verification of PO BOX for Mail: Utility Bill or Lease Agreement (or Driver’s License if current)
6. Verification of Physical Address: Utility Bill or Lease Agreement (or Driver’s License if current)

**Upon receipt of the required information, the application will be reviewed, risk rated and the applicant will be notified of their Risk Rating results and where applicable, what their monthly premium payments will be. At which time, the applicant is then required to make payment to CINICO to bind the policy.**



The SHIC (2013) Plan became effective March 1st, 2013 with the Legislation of the Health Insurance (Amendment) Regulations 2012.

**SHIC (2013) Plan Details**

Description	SHIC (2013) - Affordable or Silver Plan
MAXIMUM LIFETIME BENEFIT AMOUNT	\$1,000,000 Cayman Islands Dollars
MAXIMUM CALENDAR YEAR	\$100,000 Cayman Islands Dollars
MAXIMUM PER MEDICAL INCIDENT	not applicable
COINSURANCE	20% up to the first \$5,000
DEDUCTIBLE	None
OUT-OF-POCKET (OOP)	\$1,000 Max. OOP after which CINICO will pay all Inpatient and Ambulatory benefits up to the maximum.

**COVERED CHARGES**

**All covered expenses are paid in accordance to the S.H.I.F. schedule or a CINICO negotiated rate.**

Emergency Medical Services (inclusive of emergent medication, drugs, and ambulance)	100% up to \$4,000 per policy year
Air Ambulance Air Ambulance for "life or limb" threatening emergency Medical Airfare for "life or limb"	100% up to \$15,000 per Policy Year
Prescription Drugs: Including contraceptives and contraceptive devices available by prescription only & Insulin.	* 80% up to \$400 (CIHSA, Local Providers and Overseas Providers with Chief Medical Officer - CMO approval)
Doctors Office Visits and other Physician fees including office procedures. Diagnostics including Radiological/Labotory, Physio Therapy with physician (CMO) referral only.	
Wellness Benefits Routine Physicals, Annual Exams, Wellness Services, Well child care, Nutrition counselling with physician (Referral required), One Dental examination/check up and prophylaxis annually.	80% within the \$200 policy year maximum for wellness services
In-patient Hospital Care (Including Physician, Specialist, Surgical services, Medications & Drugs, [Nursing care, Accomodation & meals in a semi-private room max of 30 days])  Out-Patient Surgery in an Ambulatory Surgical Center or Hospital  Chemotherapy or Radiation Therapy (in-patient or out-patient)  Maternity-labour and delivery, major maternity procedure and hospitalization  Post-Natal (Newborn Care) 1st 30 Days	80% to coinsurance maximum, then 100% to Individual Annual Maximum (\$100,000)
Haemodialysis	100% to \$100,000 per year
Mental Health-Inpatient Benefits	** 80% to coinsurance maximum, then 100% up to \$25,000 per Lifetime
Maternity Care  (A) Pre-Natal Care (B) Post-Natal Care (C) Delivery	(A) Pre-Natal Care – 80% within the \$500 per pregnancy benefit (B) & (C) Delivery and Post-Natal Care Covered under Inpatient Benefits
Repatriation of Remains	\$2,000

**IMPORTANT CONDITIONS & NOTES OF COVERAGE**

\*CINICO is responsible for 80% of approved services up to the \$400 (\$320) Member responsible for \$80

\*\* Mental Health is a covered In-patient benefit with a 80% Coinsurance maximum, then 100% up to \$25,000 per lifetime.

A. Emergency means a sudden or unexpected occurrence or event causing a threat to life or limb.

B. All Non-CIHSA emergency admissions must be certified by contacting CINICO within 48 hours from the date of service.

C. IN NETWORK: Cayman Islands Health Services Authority (CIHSA) OR LOCAL & OVERSEAS PROVIDERS, WITH Chief Medical Officer (CMO) approval, will be covered where medically necessary in accordance with the benefit plan.

D. OUT OF NETWORK: Any LOCAL and/or OVERSEAS Care, WITHOUT CMO approval will NOT be covered under any plan.



The SHIC (2013) Plan became effective March 1st, 2013 with the Legislation of the Health Insurance (Amendment) Regulations 2012.

**SHIC Comparison Chart**

Description	SHIC 1	SHIC 2	New SHIC (2013)
MAXIMUM LIFETIME BENEFIT AMOUNT	\$1,000,000 Cayman Islands Dollars		
MAXIMUM CALENDAR YEAR	\$100,000 Cayman Islands Dollars		
MAXIMUM PER MEDICAL INCIDENT	\$25,000 Cayman Islands Dollars (Inpatient Services)	\$100,000 Cayman Islands Dollars (Inpatient Services)	not applicable
COINSURANCE	20% up to a limit of \$2,500	20% up to a limit of \$2,000	20% up to the first \$5,000
DEDUCTIBLE	None	\$500 for Inpatient and Ambulatory benefits	None
OUT-OF-POCKET (OOP)	\$500 Max. OOP after which CINICO will pay all Inpatient and Ambulatory benefits up to the maximum.	\$900 Max. OOP after which CINICO will pay all Inpatient and Ambulatory benefits up to the maximum.	\$1,000 Max. OOP after which CINICO will pay all Inpatient and Ambulatory benefits up to the maximum.

**BENEFITS AND COVERED CONDITIONS**

Description	SHIC 1	SHIC 2	New SHIC (2013)
Benefit Limits and Per Incident Definition	<p>Note: The charges listed below are the total benefit amounts covered within the plan and based on a per diagnosis/per incident period of 60 days per Calendar Year. Example: If a SHIC 1 member is hospitalized, then re-admitted more than 60 days later for the same diagnosis or condition, this re-admission is considered a new confinement and another \$25,000 will be available. If re-admitted within 60 days for the same diagnosis or condition, all associated charges will be part of the initial incident with the initial benefit maximum of \$25,000. If the amount is exhausted on the first admission, then no monies are payable on the second confinement.</p>		not applicable

**COVERED CHARGES**

All covered expenses are payable subject to a fee schedule or negotiated rate.

Emergency Medical Services (inclusive of emergent medication, drugs, and ambulance)	100% of the initial \$4,000 per incident, then as per applicable benefit category.		100% up to \$4,000 per policy year
Air Ambulance Air Ambulance for "life or limb" threatening emergency Medical Airfare for "life or limb"		100% up to \$15,000 per Calendar Year	100% up to \$15,000 per Policy Year
Prescription Drugs: Including contraceptives and contraceptive devices available by prescription only & Insulin.	Not covered	Not covered	* 80% up to \$400 (CIHSA, Local Providers and Overseas Providers with Chief Medical Officer-CMO approval)
Doctors Office Visits and other Physician fees including office procedures. Diagnostics including Radiological/Laboratory, Physio Therapy with physician (CMO) referral only.	\$100 per calendar year (CIHSA only or Local Providers with CMO approval only)	\$500 per calendar year (CIHSA only or Local Providers with CMO approval only)	
Wellness Benefits Routine Physicals, Annual Exams, Wellness Services, Well child care, Nutrition counselling with physician (Referral required), One Dental examination/check up and prophylaxis annually.	Not Applicable	Not Applicable	80% within the \$200 policy year maximum for wellness services
In-patient Hospital Care (Including Physician, Specialist, Surgical services, Medications & Drugs, [Nursing care, Accommodation & meals in a semi-private room max of 30 days]) Out-Patient Surgery in an Ambulatory Surgical Center or Hospital Chemotherapy or Radiation Therapy (in-patient or out-patient) Maternity-labour and delivery, major maternity procedure and hospitalization Post-Natal (Newborn Care) 1st 30 Days	80% to coinsurance maximum, then 100% to Individual Annual Maximum (\$25,000)	80% to coinsurance maximum, then 100% to Individual Annual Maximum (\$100,000)	80% to coinsurance maximum, then 100% to Individual Annual Maximum (\$100,000)
Haemodialysis	100% to \$25,000 per year	100% to \$100,000 per year	100% to \$100,000 per year
Mental Health-Inpatient Benefits	80% per medical incident	80% per medical incident	** 80% to coinsurance maximum, then 100% up to \$25,000 per Lifetime
Maternity Care (A) Pre-Natal Care (B) Post-Natal Care (C) Delivery	A) \$500 per calendar year B) 80% (30 days maximum per calendar year C) 80%	A) \$500 per calendar year B) 80% (30 days maximum per calendar year C) 80%	(A) Pre-Natal Care – 80% within the \$500 per pregnancy benefit (B) & (C) Delivery and Post-Natal Care Covered under Inpatient Benefits
Repatriation of Remains	Not covered	Not Covered	\$2,000

**IMPORTANT CONDITIONS & NOTES OF COVERAGE**

- \*CINICO is responsible for 80% of approved services up to the \$400 (\$320) Member responsible for \$80
- \*\* Mental Health is a covered In-patient benefit with a 80% Coinsurance maximum, then 100% up to \$25,000 per Lifetime.
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- D. OUT OF NETWORK: Any LOCAL and/or OVERSEAS Care, WITHOUT CMO approval will NOT be covered under any plan.