



OVERSEAS CARE



COLINA

Colina Insurance Limited is committed to ensuring that our plan members have access to the highest quality care overseas with the best outcomes. We have an extensive overseas provider network through partnership with our overseas Third Party Administrator (TPA) Sanus Health Corporation which contracts services with healthcare providers directly or through major provider networks including United Healthcare, one of the largest provider networks in the U.S.

Through our overseas provider network, you can enjoy broad access to facilities across all 50 U.S. states and the District of Columbia, including approximately 4,700 hospitals and 500,000 doctors and healthcare professionals. The network negotiates discounted rates with healthcare providers which enables you to maximize your health plan benefits and which allows substantial savings to be passed on to help preserve your lifetime benefits and keep your premiums competitive.

Preferred Overseas Healthcare Providers

For the benefit of our members, we have provided a list of preferred and familiar overseas healthcare providers known for their high quality of care and impressive history of providing care for members of our local community.

- AdventHealth Orlando
- Aventura Hospital & Medical Center
- Boston Children's Hospital
- Brigham And Women's Hospital
- Broward Health Medical Center
- Cancer Treatment Centers of America
- Cleveland Clinic Florida
- Delray Medical Center
- Emory University Hospital
- Good Samaritan Medical Center
- H. Lee Moffitt Cancer Center
- Hollywood Regional
- Holy Cross Hospital
- Jackson Memorial Hospital
- Johns Hopkins Hospital
- Kendall Regional Medical Center
- Massachusetts General Hospital
- Mayo Clinic-Jacksonville
- Mount Sinai Hospital
- Nicklaus Children's Hospital
- Orlando Regional Medical Center
- Plantation General Hospital
- St. Mary's Medical
- Tampa General Hospital
- UCLA Medical Center
- University of Miami Hospital & Clinics

To inquire about other healthcare providers in our overseas provider network, contact Colina's Medical Unit at 396-5100. For emergency care while overseas, contact Sanus Health Corporation using the telephone number on the back of your insurance ID card.

Pre-Certification: Getting approvals for services

Colina must coordinate and approve all non-emergency overseas medical services. It is your responsibility to provide Colina with a letter of medical necessity and referral, from a Specialist in The Bahamas to a Specialist overseas, for a second opinion or for treatment not available in The Bahamas. Should you require emergency care while travelling, you should access the nearest medical facility and/or contact Sanus Health Corporation, using the number on the back of your insurance ID card. If you fail to obtain a referral, which must be approved by Colina prior to obtaining non-emergency medical services overseas, Colina will only pay 50% of Usual, Customary, and Reasonable Charges (URC), after applicable co-payments, coinsurance & deductible have been met, and you will be responsible for the balance of the charges.

Case Management & Coordination of Care

Case Management & Coordination of Care services are provided by our in-house Medical Unit and our overseas TPA, Sanus Health Corporation, which comprises certified Registered Nurses and physicians with specialized training. These experts use their clinical experience to evaluate the appropriateness and cost effectiveness of medical care provided to our members and are able to coordinate all aspects of their care and provide guidance when they need it the most. Members may contact our in-house Medical Unit at 396-5100 with any questions or concerns with regards to their medical care. Member services include, but are not limited to the following:

- Pre-authorization of benefits and confirmation of eligibility for medically necessary and appropriate care, as required by member/provider, to facilitate care seamlessly
- Coordinating and scheduling member appointments with local and overseas providers for pre-authorized services
- 24/7 on-call access to direct members to an overseas medical facility for urgent medical care at the time of need
- Coordination of pre-authorized air ambulance transfers for critically ill members
- Addressing questions or concerns members may have with regards to their medical care
- Providing Healthcare Provider recommendations to members requiring assistance
- Discharge planning for members leaving a hospital

Emergency Airlifts

In the event an airlift becomes necessary for the transport of a critically ill plan member to the US, current travel documents will be required by American Immigration. To avoid potentially life threatening delays, plan members are encouraged to maintain a current passport and US visa.



