

FIRST MUTUAL SAVINGS FUND BENEFITS LIMITS

BENEFIT(S)	OPAL INTERNATIONAL	SAPPHIRE PLUS	SAPPHIRE	AMBER	RUBY	CORAL	TOPAZ
Adult Monthly Contributions	£322	£163	£102	£85	£74	£40	£22
Child Monthly Contributions	£188	£104	£70	£51	£43	£23	£17
Annual Limit Per Person	\$200,000	\$80,000	\$45,000	\$35,000	\$20,000	\$12,500	\$7,500
Shortfall Cover	\$3,500	\$2,000	\$2,000	\$1,500	\$1,000	\$700	\$400
Prescription Drugs	\$5,000	\$3,500	\$2,500	\$1,500	\$1,000	\$600	\$400
Dental Cover	\$4,000	\$3,000	\$2,000	\$1,600	\$1,200	\$500	\$300
Optical (10 months waiting period thereafter per every Two years)	\$1,000	\$800	\$600	\$450	\$300	\$250	\$150
Psychiatric	\$3,000	\$2,000	\$1,200	\$800	\$400	\$300	\$250
Rehabilitative Services (physiotherapy)	\$4,000	\$3,000	\$2,000	\$1,400	\$800	\$500	\$350
Prosthetics Appliances Treatment (Internal 18 months, External 6 months waiting period)	\$4,300	\$3,300	\$2,300	\$1,800	\$1,100	\$500	\$300
Refraction Fees (Association Tariff)	In Full	In Full	In Full	In Full	In Full	In Full	In Full
Homes providing Nursing Services	21/day	14/day	10/day	7/day	3/day	3/day	None
Ancillary Services**(according to Tariff)	In Full	In Full	In Full	In Full	In Full	In Full	In Full
Private Ambulance Services (According to Tariff)	In Full	In Full	In Full	In Full	In Full	In Full	In Full
Home for the Disabled	15/day	10/day	7/day	5/day	3/day	3/day	None