

**DEDUCTIBLE OPTIONS\***

	OPTION I	OPTION II	OPTION III	OPTION IV	OPTION V	OPTION VI
Outside USA	US\$500	US\$2,000	US\$5,000	US\$10,000	US\$20,000	US\$50,000**
Inside USA	US\$1,000					

\*Only one deductible per person, per policy year applies. For family policies, a maximum of two deductibles accumulated per policy, per policy year will be applied. For more information, please refer to the Conditions of Coverage of the policy.

\*\*Excludes Venezuela.

**GENERAL PLAN INFORMATION**

DESCRIPTION	COVERAGE
Maximum coverage per person, per policy year	US\$3,000,000
Age limit to apply	75
Waiting period	30 days
Coverage outside USA	100% with free choice of hospitals and doctors
Coverage inside USA	<ul style="list-style-type: none"> <li>• 100% through the "USA Special Network"</li> <li>• Outside the "USA Special Network" the coverage will be at 60% with a maximum daily room rate of up to US\$700 for a standard room and up to US\$1,400 for intensive care</li> <li>• Emergency medical treatment will be covered 100% up to the policy limits</li> </ul>

**INPATIENT BENEFITS**

DESCRIPTION	COVERAGE
Intensive care unit	100%
Adult companion accommodation (related to a hospitalization of a child under age 18)	US\$150 per night, max. of 30 nights
Adult companion accommodation (related to a hospitalization of an insured 18 years and older)	100%, max. of 21 nights
Prescribed medications while in a hospital	100%

**OUTPATIENT BENEFITS**

DESCRIPTION	COVERAGE
Physician and specialist visits	100%
Physician and specialist home visits	100%
Prescription medication	US\$12,500
Nurse care at home	US\$10,000
Preventive health checkup per insured, no deductible (options I & II) (after a 10-month waiting period)	<ul style="list-style-type: none"> <li>• US\$100 up to 17 years old</li> <li>• US\$150 at 18 years and older</li> </ul>
Hearing aids (per lifetime)	US\$1,000
Specialized treatments (occupational therapy, speech therapy, autism, sleep apnea and other sleep disorders)	US\$3,000
Alzheimer's	100%

**GENERAL BENEFITS**

(The following benefits offer the same coverage for both inpatient and outpatient procedures)

DESCRIPTION	COVERAGE
Surgeon and anesthesiologist fees	100%
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100%
Cancer tests, medication and treatment (chemotherapy and/or radiotherapy)	100%

**GENERAL BENEFITS**

(The following benefits offer the same coverage for both inpatient and outpatient procedures)

DESCRIPTION	COVERAGE
Surgery to reduce the risk of cancer or prophylactic surgery (per lifetime)	US\$20,000 (after a 12-month waiting period)
Dialysis	100%
Prostheses and medical appliances implanted during surgery	100%
Organ transplant (per lifetime)	US\$500,000 (with rider)
Benefits for live donors	US\$30,000 (with rider)
Durable medical equipment	US\$10,000
Physical therapy and rehabilitation	US\$10,000
Congenital conditions diagnosed before age 18 (per lifetime)	US\$500,000
Congenital conditions diagnosed after age 18 (per lifetime)	US\$2,000,000
HIV-AIDS (per lifetime)	US\$250,000 (after a 48-month waiting period)
Bariatric surgery (per lifetime)	US\$5,000 (after a 24-month waiting period)
Surgical treatment of symptomatic foot disorders	100% (after a 24-month waiting period)

**MATERNITY BENEFITS**

(10-month waiting period, no deductible applies)

DESCRIPTION	COVERAGE
Maternity (options I & II)	<ul style="list-style-type: none"> <li>• US\$4,000, no deductible applies</li> <li>• Includes extraction and storage of umbilical cord blood stem cells</li> </ul>
Maternity and newborn complications (options I & II)	US\$500,000 (with rider)
Inclusion of the newborn (options I & II)	Without underwriting if born from a covered maternity

**MEDICAL EVACUATION BENEFITS**

DESCRIPTION	COVERAGE
Emergency transportation by ground ambulance	100%, no deductible applies
Emergency transportation by air ambulance	US\$60,000, no deductible applies
Insured's and companion's return ticket after an evacuation by air ambulance	US\$500 per person
Repatriation of mortal remains	US\$40,000

**OTHER BENEFITS**

DESCRIPTION	COVERAGE
Hazardous hobbies and sports (non-professional)	100%
Emergency dental coverage	100% for the first 180 days
Palliative care for terminal cases	100%
Temporary coverage for accidents while application is being underwritten	US\$30,000
Free extended coverage for eligible dependents after policyholder's death	1 year
Deductible elimination/reduction for no claims made	<ul style="list-style-type: none"> <li>• Elimination for 1 year, after the 3rd year without claims (options I, II &amp; III)</li> <li>• Reduction of up to 50% for 1 year after the 3rd year without claims (options IV &amp; V)</li> </ul>
Second Medical Opinion VIP	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible

**All benefits with 100% coverage are up to the policy limit.**

All contents of this book are for informative purposes only. The benefits are governed by the terms described in the Conditions of Coverage of the policy. Unless otherwise stated, the benefits are offered on a per insured / per policy year basis in which the chosen deductible applies. All amounts are in US Dollars (USD). The benefits are limited to the medical expenses covered under the policy and are subject to the usual, customary and reasonable expenses (UCR) for the geographic area where the expenses were incurred.