



HEALTH
INSURANCE
PROGRAM

Xpat Premium

A.M. Best Rating B++ Good

BENEFITS	COVERAGE
MAXIMUM BENEFIT PER INSURED PER POLICY YEAR	
Worldwide Coverage	\$1,500,000
Renewal Guaranteed	
DEDUCTIBLE PER POLICY YEAR	
One (1) deductible per insured, two (2) deductibles maximum per family policy	
Deductible waived for Intra-hospital Surgery in the country of residence up to \$1,000 option	
Deductible is waived for hospitalization in case of serious accident up to \$5,000 option	100%
Deductible is waived or reduced for not submitting claims in the last 3 years	
Deductible options of \$5,000 or less	100%
Deductible options greater than \$5,000	50%
ORGAN AND TISSUE TRANSPLANT	
Lifetime limit	\$300,000
MEDICAL SERVICES	
Standard Room	100%
Hospital Accommodation for Companion of a Hospitalized Minor, maximum 10 nights	\$100 per night
Intensive Care Unit	100%
Other Hospital Services and Supplies	100%
Physicians and Specialists	100%
Hospital and Intensive Care Unit Visits	100%
Office Visits	100%
Telemedicine	100%
House Calls	100%
Surgeons	100%
Assistant Surgeon	100%
Anesthesiologist	100%
Reconstructive Surgery	100%
Surgical Implants or Prosthesis	100%
Emergency Room	100%
Emergency Hospitalization - Out of Network of Providers	100%
Second Medical Opinion	100%
Inpatient Rehabilitation, maximum 30 days	100%
Medical Diagnostic Services	100%
Home Health Care, maximum 30 days	\$5,000
Dialysis	100%
Radiotherapy and Chemotherapy	100%
Ambulatory Therapy, maximum 30 visits	\$4,000
Prescribed Medications	\$5,000
Allergy Treatment	\$2,000
Durable Medical Equipment	\$5,000
External Prosthesis, lifetime limit	\$5,000
OTHER BENEFITS	
Dental Benefit as direct consequence of a covered accident	100%
Human Papilloma Virus (HPV)	100%
Acquired Immune Deficiency Syndrome (AIDS), lifetime limit	\$100,000
Alzheimer's Disease	100%
Palliative Care / Hospice, maximum 30 days, lifetime limit	\$10,000
Prophylactic Surgery to prevent the high risk of Cancer, lifetime limit	\$15,000
Aviation Accident Injuries in a private or commercial aircraft	100%
Recreational Sports Accident Injuries, non-professional	100%
MATERNITY CARE	
No deductible applies, except in policies with a deductible of \$5,000 or more	
Natural birth or cesarean, prenatal and postnatal care, 2 pediatric visits, collection and shipment of umbilical cord stem cells	\$5,000
MATERNITY COMPLICATIONS	
In Latin America	100%
Outside Latin America	\$300,000
A newborn of a covered maternity is automatically covered, provided it is enrolled in the policy within 60 days of childbirth	

Schedule of Benefits

BENEFITS	COVERAGE
CONGENITAL / HEREDITARY CONDITIONS AND PERINATAL COMPLICATIONS	
Conditions that manifest before the age of 18 years, lifetime limit	\$250,000
Conditions that manifest at the age of 18 years or later, lifetime limit	\$1,000,000
In multiple births under covered maternity, the benefit will be proportionately distributed among all newborns	
PREVENTIVE MEDICAL CHECK UP. No deductible applies	
Principal Insured and Dependent Spouse	\$200
Dependent children	\$100
EMERGENCY TRANSPORTATION. No deductible applies	
Ambulancia Terrestre	100%
Ambulancia Aérea y Repatriación de Restos Mortales	\$25,000
PROVIDERS NETWORK	
Inside Network in USA: Solutions Network	100%
Outside Network in USA:	80%
Outside USA:	Free Choice
LATIN AMERICA	
The term Latin America comprises Mexico, Central and South America and the Caribbean; except Puerto Rico, U.S. Virgin Islands and Cuba	
SERVICES WITH PRE-CERTIFICATION REQUIREMENT	
Hospitalization	Organ and Tissue Transplant
Surgeries with General Anesthesia	Home Health Care
Cardiac Procedures	Air Ambulance
Radiotherapy & Chemotherapy	Repatriation of Mortal Remains
Palliative Care / Hospice	Durable Medical Equipment
Ambulatory Therapies	
Failure to comply with this requirement makes the insured responsible for payment of 30% of all covered charges	
WAITING PERIODS	
Any Illness or Injury; except Infectious diseases and Injuries resulting from a covered accident	30 days
Maternity Care	10 months
Congenital and Hereditary Conditions for insured born under non-covered maternity	12 months
Acquired Immune Deficiency Syndrome (AIDS)	48 months
Prophylactic Surgery to prevent the high risk of Cancer	24 months
Organ and Tissue Transplant	12 months
Preventive Medical Check Up	10 months



TRAVEL ASSISTANCE



Assistance Services for emergencies occurring for the 1st time during a trip abroad.

The benefits, terms and conditions are specified in the Travel Assistance Rider. The benefit amount decreases to 50% at age 75, to 25% at age 85, and ends at age 86.

All benefits require Notification and Pre-certification within 24 hours of the event.

- Limit US \$10,000
- No deductible applies
- Eligible up to 74 years



FUNERAL ASSISTANCE



Funeral Services coordinated by the Company for the Principal Insured and Dependent Spouse from ages 18 to 74.

180 days Waiting Period.

The benefits, terms and conditions are specified in the Funeral Assistance Rider.

All services require Notification and Pre-Certification within 24 hours of the event.

- Limit US \$2,500
- No deductible apply
- Eligible up to 74 years



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