



Flexi Plan III Latin America





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Coverage in Latin America and the Caribbean · Guaranteed Renewals · Freedom of choice for hospitals

ELIGIBILITY

- Any person who resides in Latin America or the Caribbean. The maximum age for enrollment is 70. Guaranteed renewals.
- Dependent children up to their 18th birthday or if they are single and residing with the policyholder up to their 30th birthday. Dependents studying full-time outside their country of residence until their 24th birthday.
- Medical Exam is required for all proposed insureds age 65 and over.

DEDUCTIBLE

- Applies per insured, per policy year, up to a maximum of 2 deductibles per family.
- In case of an accident in country of residence in which one or more family members suffer injury only one deductible per policy year will apply.
- Expenses incurred during the last 90 days of the policy year not exceeding the deductible will be applied to the next policy year period.

DEDUCTIBLE OPTIONS

I	II	III	IV	V	VI	VII
US\$250	US\$500	US\$1,000	US\$2,500	US\$5,000	US\$10,000	US\$20,000

WAITING PERIOD

- 100% coverage for accidents and infectious diseases upon effective date of the policy with a waiting period of 30 days for any other covered illness in country of residence and 60 days outside country of residence.

TEMPORARY EMERGENCY COVERAGE

- US\$25,000 for covered medical expenses resulting from an accidental bodily injury from the date in which the application and full premium are received, until:
(a) the effective date of the policy or
(b) 60 days from the date in which such application was received in BMI.

MEDICAL TREATMENT OUTSIDE THE AREA OF COVERAGE

- US\$ 25,000 of coverage for covered charges related to emergency medical treatment outside the area of coverage, in the case that emergency medical treatment is required.

BMI ACCESS PROGRAM (INCLUDED AT NO ADDITIONAL COST)

- BMI Access is a program available to all Health Insurance policyholders which provides guidance and assistance 24x7. A BMI Medical Coordinator is assigned to assist the insured with all the benefits.

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|--------------------------|----------------------------|--------------------------|
| • Second Medical Opinion | • Hospital Coordination | • Accommodation Services |
| • Medical Appointments | • Emergency Transportation | • Special Services |
| • Transportation Service | • Prescription Drugs | • Medical Passport |

MAXIMUM COVERAGE PER INSURED (PER POLICY YEAR) US\$500,000

HOSPITALIZATION BENEFITS

Medical and Surgical Charges	100%
Physician Fees	100%
Hospital Room and Board (Per day. Maximum 240 days)	US\$400
Intensive Care Unit (Per day. Maximum 240 days)	US\$800
Chemotherapy, Radiotherapy and Dialysis	100%
Laboratory Tests, X-Ray, MRI, CT Scans and Ultrasound	100%
Physical Therapy	100%
Prescription Drugs	100%
Hazardous Sports	100%
Congenital Conditions	100%
Hospital Indemnity (Per day. Maximum 10 days)	US\$100

OUTPATIENT BENEFITS

Ambulatory Surgery	100%
Routine Medical Check-Up (Deductible does not apply. Policyholder and Spouse)	US\$250

OTHER BENEFITS

Complications of Pregnancy (Ectopic Pregnancy, Spontaneous/not elective Abortion, Death of the Embryo or Fetus, Hydatidiform Mole)	100%
Emergency Dental Treatment (Deductible does not apply)	100%
Home Nursing (Maximum 30 days)	100%
Local Ambulance	US\$1,000
Organ Transplantation (Lifetime)	US\$500,000
Medical Benefit for Organ Resection from a living Family Member Donor	US\$10,000
Permanent & Total Disability of Policyholder	US\$50,000
Sexually Transmitted Diseases	US\$1,000
Waiver of Premium upon Death or for Permanent & Total Disability of Policyholder	2 years

SUPPLEMENTS (OPTIONAL)

Maximum Coverage per Insured (Per policy year)	US\$1,500,000
Hospital Room and Board and Intensive Care Unit (Maximum 240 days)	100%
Outpatient Services	80% o 100%
Automatically includes:	
Chemotherapy, Radiotherapy and Dialysis as Outpatient	100%
Prescription Drugs after Hospitalization or Surgery (90 days)	according to % selected
Laboratory Tests, X-Ray, MRI, CT Scans and Ultrasound	according to % selected
Physical Therapy	according to % selected
Hazardous Sports	according to % selected
Congenital Conditions	according to % selected

ADDITIONAL COVERAGE RIDERS (OPTIONAL)

- Term Life Insurance (US\$50,000 or US\$100,000)
- Accidental Death and Dismemberment Insurance (AD&D)
- The Protector (Permanent and Total Disability)