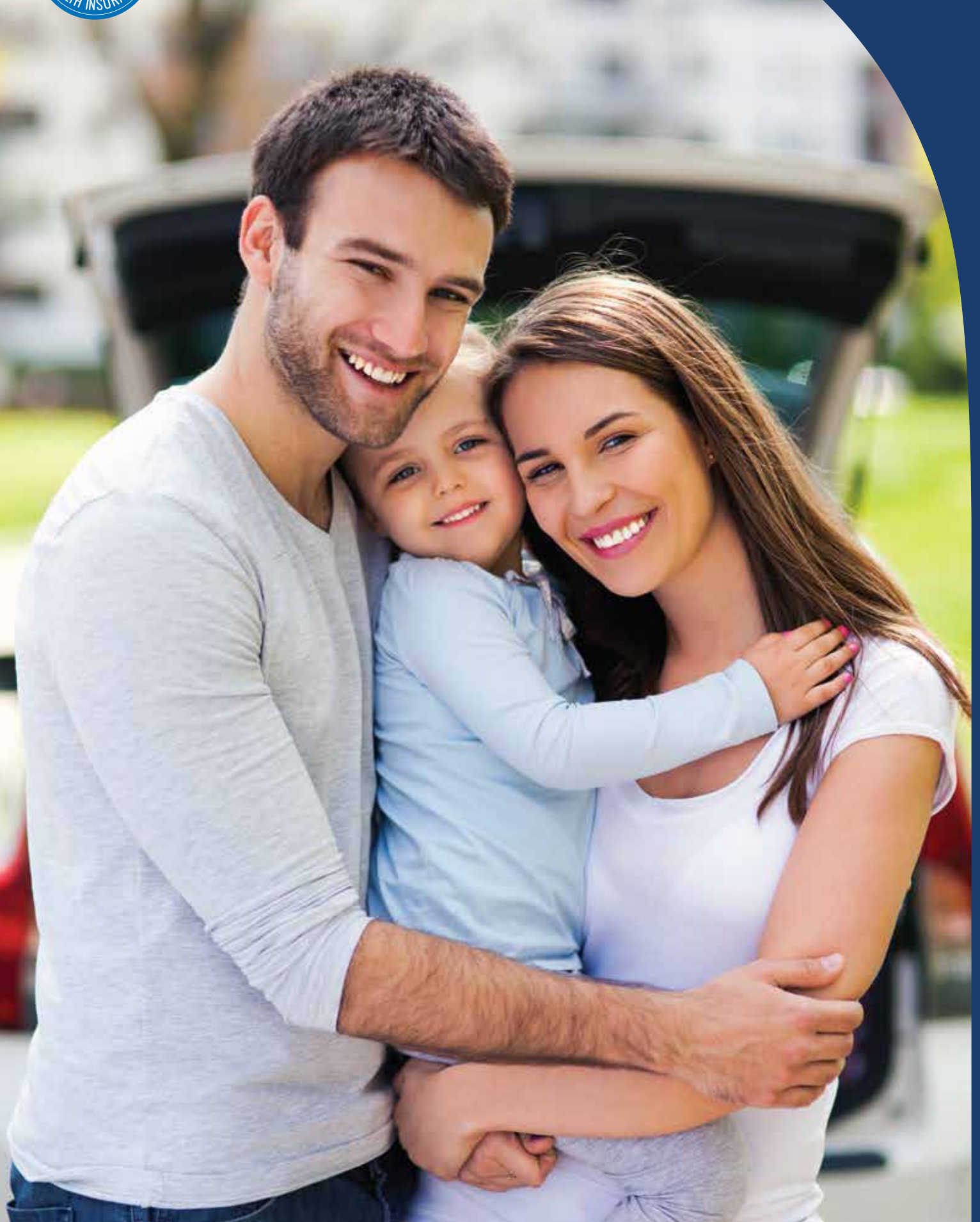




Meridian II





Meridian II

Worldwide Coverage · Guaranteed Renewals · Freedom of choice for hospitals worldwide

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.
- **Elimination of deductible:** 100% coverage of hospitalization within or outside country of residence (Except in the USA). Applies to deductible options I, II and III.

DEDUCTIBLE OPTIONS

I	II	III	IV	V	VI
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.

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.

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

TRAVEL ASSISTANCE SERVICE (OPTIONAL)

- 100% coverage for medical emergencies due to illness or accident incurred while outside country of residence.
- Insureds with deductibles of US\$500 up to US\$5,000: will have a US\$100 copay and the remaining balance will be paid at 100% by BMI up to the policy limit.
- Insureds with deductibles of US\$10,000 or US\$20,000: will have a US\$100 copay up to the first US\$5,000 of medical expenses. Expenses exceeding US\$5,000 will be covered based on policy benefits.
- Benefits:

- | | | | |
|----------------------------------|------------|------------------------------------|---------------------------------|
| • Air Ambulance* | 100% | • Return of Minors | US\$1,000 |
| • Repatriation of Mortal Remains | 100% | • Travel Expenses for a Companion* | US\$1,000 |
| • Medical Repatriation | US\$25,000 | • Accommodation for a Companion | US\$100 per day, maximum 5 days |

*Inside or Outside Country of Residence

ADDITIONAL COVERAGE RIDERS (OPTIONAL)

- Meridian II Plus • Travel Assistance Service • Hospital Income Benefit • Term Life Insurance (US\$50,000 or US\$100,000)
- Accidental Death and Dismemberment Insurance (AD&D) • The Protector (Permanent and Total Disability)

MAXIMUM COVERAGE PER INSURED (PER POLICY YEAR)

US\$5,000,000

HOSPITALIZATION BENEFITS

Medical and Surgical Charges	100%
Physician Fees	100%
Hospital Room and Board	100%
Intensive Care Unit	100%
Chemotherapy, Radiotherapy and Dialysis	100%
Laboratory Tests, X-Ray, MRI, CT Scans and Ultrasound	100%
Physical Therapy	100%
Prescription Drugs	100%
Hospital Room Charges for Companion of Hospitalized Dependent under 18 years old (Per day. Max. 10 days)	US\$100

OUTPATIENT BENEFITS

Ambulatory Surgery	100%
Medical and Surgical Charges	100%
Physician Fees	100%
Chemotherapy, Radiotherapy and Dialysis	100%
Laboratory Tests, X-Ray, MRI, CT Scans and Ultrasound	100%
Physical Therapy	100%
Prescription Drugs outside Country of Residence after Hospitalization or Surgery (Maximum 90 days)	100%
Prescription Drugs in Country of Residence	100%
Routine Medical Check-Up (Deductible does not apply. Policyholder and Spouse)	US\$250

MATERNITY BENEFITS

AVAILABLE FOR DEDUCTIBLES US\$500-1,000-2,500. AVAILABLE FOR DEPENDENTS

Maternity (Deductible does not apply)	US\$7,000
Maternity Complications	100%
Conditions diagnosed within the first 90 days of birth (Lifetime)	US\$500,000
Umbilical Cord Stem Cells Preservation (Deductible does not apply. Per newborn)	US\$1,500

OTHER BENEFITS

Hospice or Terminal Care	100%
Hazardous Sports	100%
Emergency Room	100%
Emergency Dental Treatment (Deductible does not apply)	100%
Congenital Conditions (Diagnosed after 90 days of birth)	100%
Local Ambulance	100%
Home Nursing (Maximum 90 days)	100%
Intraoperative Prostheses	100%
Organ Transplantation (Lifetime)	US\$1,500,000
Medical Benefit for Organ Resection from a living Family Member Donor	US\$20,000
Aids Treatment (Lifetime)	US\$500,000
Permanent & Total Disability of Policyholder	US\$50,000
Bariatric Surgery (Lifetime. Two year waiting period)	US\$10,000
Medical Equipment, External Prostheses and Orthopedic Devices	US\$5,000
Sexually Transmitted Diseases	US\$1,000
Waiver of Premium upon Death or for Permanent & Total Disability of Policyholder	2 years

MERIDIAN II PLUS RIDER (OPTIONAL)

Maximum Coverage Per Insured (Per policy year)	US\$10,000,000
Hospital Room Charges for Companion of Hospitalized Dependent under 18 years old (Per day)	US\$400
Outpatient Prescription Drugs	100%
Routine Medical Check-Up (Deductible does not apply. Policyholder and Spouse)	US\$300
Routine Immunizations for Dependent under 18 years old (Deductible does not apply)	US\$150
Maternity outside the USA (Deductible does not apply)	100%
Maternity inside the USA (Deductible does not apply)	US\$10,000
Conditions diagnosed within the first 90 days of birth	100%
Circumcision in Hospital (Deductible does not apply. Per newborn)	US\$500
Home Nursing (Maximum 180 days)	100%
Organ Transplantation (Lifetime)	US\$2,500,000
Medical Equipment, External Prostheses and Orthopedic Devices	US\$15,000