



Azure





# Azure

Worldwide Coverage · Freedom of choice for hospitals outside the USA · Azure Network in the USA

## 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 18<sup>th</sup> birthday or if they are single and residing with the policyholder up to their 30<sup>th</sup> birthday. Dependents studying full-time outside their country of residence until their 24<sup>th</sup> 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
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 | • Hospital Coordination    | • Accommodation Services |
| • Medical Appointments   | • Emergency Transportation | • Special Services       |
| • Transportation Service | • Prescription Drugs       | • 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

## MAXIMUM COVERAGE PER INSURED (PER POLICY YEAR)

### US\$3,000,000

#### 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 after Hospitalization or Surgery (Maximum 90 days)	100%
Prescription Drugs in Country of Residence	US\$2,000
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\$5,000
Maternity Complications	US\$100,000
Conditions diagnosed within the first 90 days of birth (Lifetime)	US\$250,000
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 30 days)	100%
Intraoperative Prosthesis	100%
Organ Transplantation (Lifetime)	US\$1,000,000
Medical Benefit for Organ Resection from a living Family Member Donor	US\$10,000
Permanent & Total Disability of Policyholder	US\$50,000
Medical Equipment, External Prosthesis 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
Medical Treatment for Accident or Emergency outside the USA Azure Network	US\$25,000

#### ADDITIONAL COVERAGE RIDERS (OPTIONAL)

- 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)