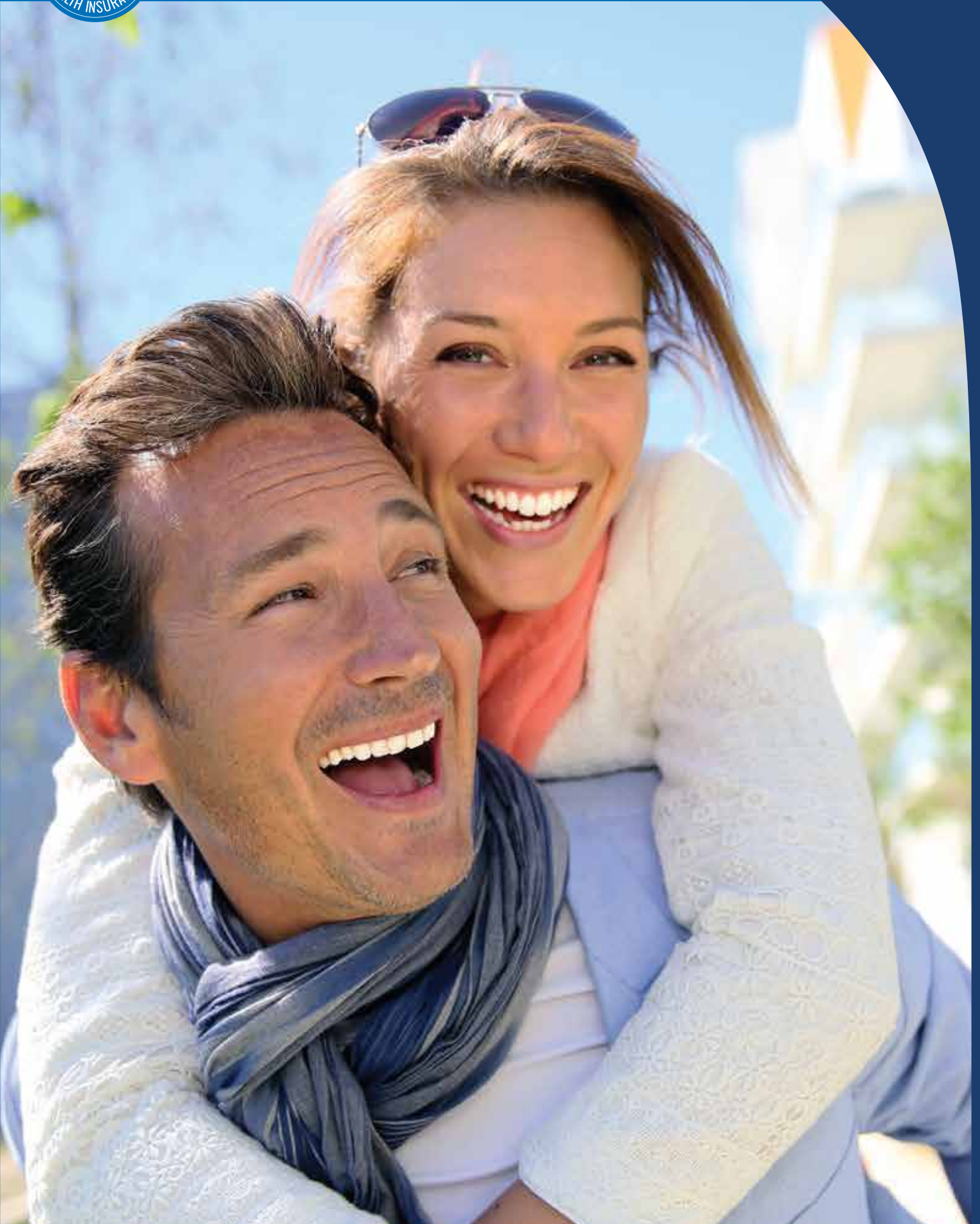




Ideal





Ideal

Worldwide Coverage · Freedom of choice for hospitals outside the USA · Ideal 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 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.
- **Reduction of deductible:** 50% deductible reduction for hospitalization in country of residence. 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 | • Hospital Coordination | • Accomodation 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 |
| • Medical Repatriation | US\$25,000 | • Travel Expenses for a Companion* | US\$1,000 |
| • Repatriation of Mortal Remains | US\$10,000 | • 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\$500,000

HOSPITALIZATION BENEFITS

Medical and Surgical Charges	100%
Physician Fees	100%
Hospital Room and Board (Maximum 240 days)	100%
Intensive Care Unit (Maximum 240 days)	100%
Chemotherapy, Radiotherapy and Dialysis	100%
Laboratory Tests, X-Ray, MRI, CT Scans and Ultrasound	100%
Physical Therapy	100%
Prescription Drugs	100%
Hazardous Sports	100%
Hospital Room Charges for Companion of Hospitalized Dependent under 18 years old (Per day. Max. 10 days)	US\$100

OUTPATIENT BENEFITS

Outpatient Services (Maximum US\$10,000)	
Automatically includes: Laboratory Tests, X-Ray, MRI, CT Scans and Ultrasound	
Physical Therapy	80%
Hazardous Sports	
Chemotherapy, Radiotherapy and Dialysis in Country of Residence	100%
Chemotherapy, Radiotherapy and Dialysis outside Country of Residence	80%
Prescription Drugs	US\$1,000
Ambulatory Surgery	100%
Routine Medical Check-Up (Deductible does not apply. Policyholder and Spouse)	US\$50

MATERNITY BENEFITS

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

Maternity (Deductible does not apply)	US\$2,500
Maternity Complications	US\$50,000
Conditions diagnosed within the first 90 days of birth* (Lifetime)	US\$10,000

OTHER BENEFITS

Emergency Dental Treatment (Deductible does not apply)	100%
Congenital Conditions (Diagnosed before age 18. Lifetime)	US\$100,000
Congenital Conditions (Diagnosed after age 18)	100%
Home Nursing (Maximum 30 days)	100%
Intraoperative Protheses	100%
Organ Transplantantion (Lifetime)	US\$300,000
Medical Benefit for Organ Resection from a living Family Member Donor	US\$10,000
Permanent & Total Disability of Policyholder	US\$10,000
Local Ambulance	US\$1,000
Sexually Transmitted Diseases	US\$1,000
Medical Equipment, External Protheses and Orthopedic Devices	US\$500
Waiver of Premium upon Death or for Permanent & Total Disability of Policyholder	2 years
Medical Treatment for Accident or Emergency outside Ideal Network	US\$25,000

ADDITIONAL COVERAGE RIDERS (OPTIONAL)

- Maximum Coverage per Insured (Per policy year) US\$1,500,000
- 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)

*Not related to Congenital Conditions