



INTERNATIONAL MEDICAL PLANS

Affordable plans that will get you through every stage of life.



INTERNATIONAL MEDICAL PLANS

Our family of products is varied and can suit any medical need or situation. Once you view the benefits of each of our products, we are certain you will find one which works perfectly for you and your family.



The Emerald Plan

\$8,000,000 annual maximum per assured, no lifetime limit, no termination age, purchase up to age 74, no increase in premium due to change in age. Children, under age 11, are free.



The Worldwide Medical Trust Plan

\$2,000,000 annual maximum per assured, no lifetime limit, no termination age, purchase up to age 74, no increase in premium due to change in age. Children, under age 11, are free.



The Caribbean American Plan

\$2,000,000 annual maximum per assured, per certificate year. \$10,000,000 lifetime limit, no termination age, purchase up to age 74, no increase in premium due to change in age. Children, under age 11, are free.



The Silver Medical Plan

The Silver Medical Plan \$100,000 annual maximum per assured, per certificate year. \$2,000,000 lifetime limit, purchase up to age 85. Optional Excess Coverage rider available.

To see more outstanding points of each plan, see our benefits chart.

Extra Bonus Hospital Benefits:

If you are admitted to one of our Extra Bonus hospitals for 48 hours or more, the following benefits are available:

- Reduction of deductible up to \$5,000
- Coinsurance is waived
- Airfare reimbursement up to a maximum of \$800
- Hotel accommodation reimbursement up to a maximum of \$150 per day for a period of 4 days
- Rental car reimbursement up to \$50 per day for a maximum of 5 days

Super Special Hospital Benefits:

- Reduction of deductible up to \$1,000
- Coinsurance is waived
- Airfare reimbursement up to a maximum of \$500 if treatment is received in USA

Emerald and Worldwide Medical Trust Plan Summaries

Benefit Summary	Emerald Plan	Worldwide Medical Trust Plan
<i>Amounts shown are in USD</i>		
Annual maximum	\$8,000,000 per person	\$2,000,000 per person
Annual maximum after age 70	\$4,000,000 per person	\$1,000,000 per person
Lifetime limit	No Lifetime limit per person	No Lifetime limit per person
Hospitalization (Super Special Hospitals)		
Room & board	100% URC ¹	100% URC ¹
Intensive care	100% URC ¹	100% URC ¹
Surgery	100% URC ¹	100% URC ¹
Rehabilitation	100% URC ¹	100% URC ¹
Outpatient Benefits (Super Special Hospitals)²		
Outpatient surgery	100% URC ¹	100% URC ¹
Prescription drugs	\$2,500	\$2,000
Physician visit	100% URC ¹	\$150 per visit
Diagnostic Procedures: X-Rays & Laboratories	100% URC ¹	 \$4,000 (combined benefit amount for all diagnostic procedures)
Diagnostic Procedures: CAT Scans, MRI Scans, PET Scans, TAC, Echocardiogram, Special Diagnostics tests, i.e. Sleep Apnea study and Stress test	100% URC ¹	
Diagnostic Procedures: Endoscopy, i.e. Gastroscopy, Colonoscopy, and Cystoscopy	100% URC ¹	
Physical Therapy	100% URC ¹	
Dialysis	100% URC ¹	100% URC ¹
Maternity Benefits³		
Normal delivery and elective caesarean	\$10,000 per pregnancy	\$8,000 per pregnancy
Medically necessary caesarean	\$15,000 per pregnancy	\$11,000 per pregnancy
Medical complications of a covered pregnancy	\$1,000,000 per pregnancy	\$250,000 per pregnancy
Other Benefits		
Cancer Treatment	100% URC ¹ (pre-approval required)	100% URC ¹ (pre-approval required)
Preventative care benefit	\$600 main assured and spouse (no deductible)	\$500 main assured and spouse (no deductible)
Repatriation of mortal remains	100% URC ¹	100% URC ¹
Emergency ground transportation	100% URC ¹	100% URC ¹
Emergency air transportation	100% URC ¹	100% URC ¹
Organ Transplant	\$1,000,000 Lifetime	\$500,000 Lifetime
Reconstructive Surgery	\$100,000 Lifetime	\$30,000 Lifetime
Home Nursing	100% URC ¹	\$300 per day
Hospice	100% URC ¹	\$300 per day

¹ Usual, Reasonable and Customary (URC): Means the maximum amount the Company will consider eligible for payment under a health Insurance plan. This amount is 200% of the United States Medicare rates from Miami, Florida.

² Caribbean American Plan: Annual Certificate Maximum for all out-patient services, excluding out-patient surgery, is \$8,000.

³ If you purchase the Emerald Plan, Worldwide Medical Trust Plan, or the Caribbean American Plan, the mother and father must be covered continuously on the policy for at least 10 months to be eligible for this benefit.

Caribbean American and Silver Medical Plan Summaries

Benefit Summary	Caribbean American Plan	Silver Medical Plan
<i>Amounts shown are in USD</i>		
Annual maximum	\$2,000,000 per person	\$100,000 per person
Annual maximum after age 70	\$1,000,000 per person	\$100,000 per person
Lifetime limit	\$10,000,000 Lifetime limit per person \$5,000,000 Lifetime limit per person, after age 70	\$2,000,000 Lifetime limit
Hospitalization (Super Special Hospitals)		
Room & board	100% URC ¹	100% URC ¹ / maximum 120 days
Intensive care	100% URC ¹	100% URC ¹ / maximum 15 days
Surgery	100% URC ¹	\$40,000 per covered surgery / maximum \$80,000 per year
Rehabilitation	100% URC ¹	\$100 per visit / maximum 20 visits
Outpatient Benefits (Super Special Hospitals)²		
Outpatient surgery	100% URC ¹ / Out-of-Network \$10,000	\$5,000 all inclusive
Prescription drugs	\$500	\$30 per prescription / maximum \$240 per year
Physician visit	\$150 per visit / maximum 30 visits	\$50 per visit
Diagnostic Procedures: X-Rays & Laboratories	 \$3,000 all inclusive (combined benefit amount for all diagnostic procedures) 	\$100 per exam
Diagnostic Procedures: CAT Scans, MRI Scans, PET Scans, TAC, Echocardiogram, Special Diagnostics tests, i.e. Sleep Apnea study and Stress test		\$400 per exam
Diagnostic Procedures: Endoscopy, i.e. Gastroscopy, Colonoscopy, and Cystoscopy		\$300 per exam
Physical Therapy		\$300 per visit
Dialysis	100% URC ¹	N/A
Maternity Benefits³		
Normal delivery and elective caesarean	\$5,000 per pregnancy	N/A
Medically necessary caesarean	\$10,000 per pregnancy	N/A
Medical complications of a covered pregnancy	\$30,000 per pregnancy	N/A
Other Benefits		
Cancer Treatment	100% URC ¹ (pre-approval required)	\$400 per day / maximum \$10,000 per year
Preventative care benefit	\$300 main assured and spouse, \$150 per child (no deductible)	\$100 per year after first anniversary of the policy
Repatriation of mortal remains	100% URC ¹	100% URC ¹
Emergency ground transportation	100% URC ¹	100% URC ¹
Emergency air transportation	\$50,000 / 100% URC ¹ in Latin America	\$10,000 per year
Organ Transplant	\$300,000 Lifetime	\$100,000 Lifetime
Reconstructive Surgery	\$20,000 Lifetime	N/A
Home Nursing	\$300 per day	\$70 per day / maximum 15 days
Hospice	\$300 per day	\$75 per day / maximum 150 days

¹ Usual, Reasonable and Customary (URC): Means the maximum amount the Company will consider eligible for payment under a health Insurance plan. This amount is 200% of the United States Medicare rates from Miami, Florida.

² Caribbean American Plan: Annual Certificate Maximum for all out-patient services, excluding out-patient surgery, is \$8,000.

³ If you purchase the Emerald Plan, Worldwide Medical Trust Plan, or the Caribbean American Plan, the mother and father must be covered continuously on the policy for at least 10 months to be eligible for this benefit.

CLAIMS CONCIERGE



Every year thousands of people travel to Florida for specialized medical care that is often not available in their home country. Traveling internationally for medical treatment can be a daunting task, and it is important for the patient to focus on fighting the illness. Avoid the added stress of navigating through the US medical system by utilizing the **International Claims Concierge Service**, available to all policyholders.

The International Claims Concierge Service offers an inclusive service just like that of a concierge at a fine hotel. We will facilitate and coordinate your visit to South Florida for your medical needs. By matching the right doctors and specialists for your treatments, scheduling doctors' appointments, and picking you up upon arrival at the airport, the **International Claims Concierge Service** makes a difficult time significantly less stressful.

Who is the Administrator?

MWG International, located in Miami, Florida and with an office in Jamaica, is the group's Third Party Administrator for all international products in Latin America and the Caribbean. MWG International is recognized nationally and internationally as one of the most efficient and trusted third party claims administrators in the international health insurance arena. Through internet marketing systems and first class policy administration, our insurance company clients and their insured receive quality benefits, competitive prices, stable reinsurance, and unparalleled service. MWG International is a wholly owned subsidiary of Morgan White Group, Ridgeland, Mississippi USA.



Lloyd's of London is the underwriter in the Caribbean for the Emerald, Caribbean American, Silver Medical, and Worldwide Medical Trust plans.

Lloyd's is the world's specialist insurance and reinsurance market. With expertise earned over centuries, Lloyd's is the foundation of the insurance industry and the future of it. Led by expert underwriters and brokers who cover more than 200 territories, the Lloyd's market develops the essential, complex and critical insurance needed to underwrite human progress. Backed by diverse global capital and excellent financial ratings, Lloyd's works with a global network to grow the insured world – building resilience for businesses and local communities and strengthening economic growth around the world.

LLOYD'S Coverholder