

INTERNATIONAL MAJOR MEDICAL INSURANCE FROM PRFC

**COMPREHENSIVE
COVERAGE FOR
EVERY STAGE OF LIFE.**



Underwritten at

LLOYD'S



WHY INTERNATIONAL MAJOR MEDICAL INSURANCE?

Our plans cover treatment at major hospitals in Trinidad and top medical facilities globally. We offer major medical protection and peace of mind, with exceptional care **up to US\$8,000,000** per person.



OTHER KEY FEATURES INCLUDE:

- No age-based premium increases.
- New coverage available **up to age 85.**
- Coverage for children under 11, at **no additional cost.**
- Portable plans, to maintain your coverage even if you **resign or change jobs.**



PRFC

INSURANCE BROKING + RISK MANAGEMENT

OUR PLANS AT A GLANCE

FOUR TAILORED PLANS TO MEET YOUR NEEDS

	Emerald Plan	Worldwide Medical Trust Plan	Caribbean American Plan	Silver Medical Plan*
Annual Maximum Coverage	US\$8,000,000	US\$2,000,000	US\$2,000,000	US\$200,000
Lifetime Limit	Unlimited	Unlimited	US\$10,000,000	US\$2,000,000
New Coverage Age Limit	Up to 74	Up to 74	Up to 74	Up to 85

*Optional riders available for added coverage

BENEFITS YOU CAN COUNT ON

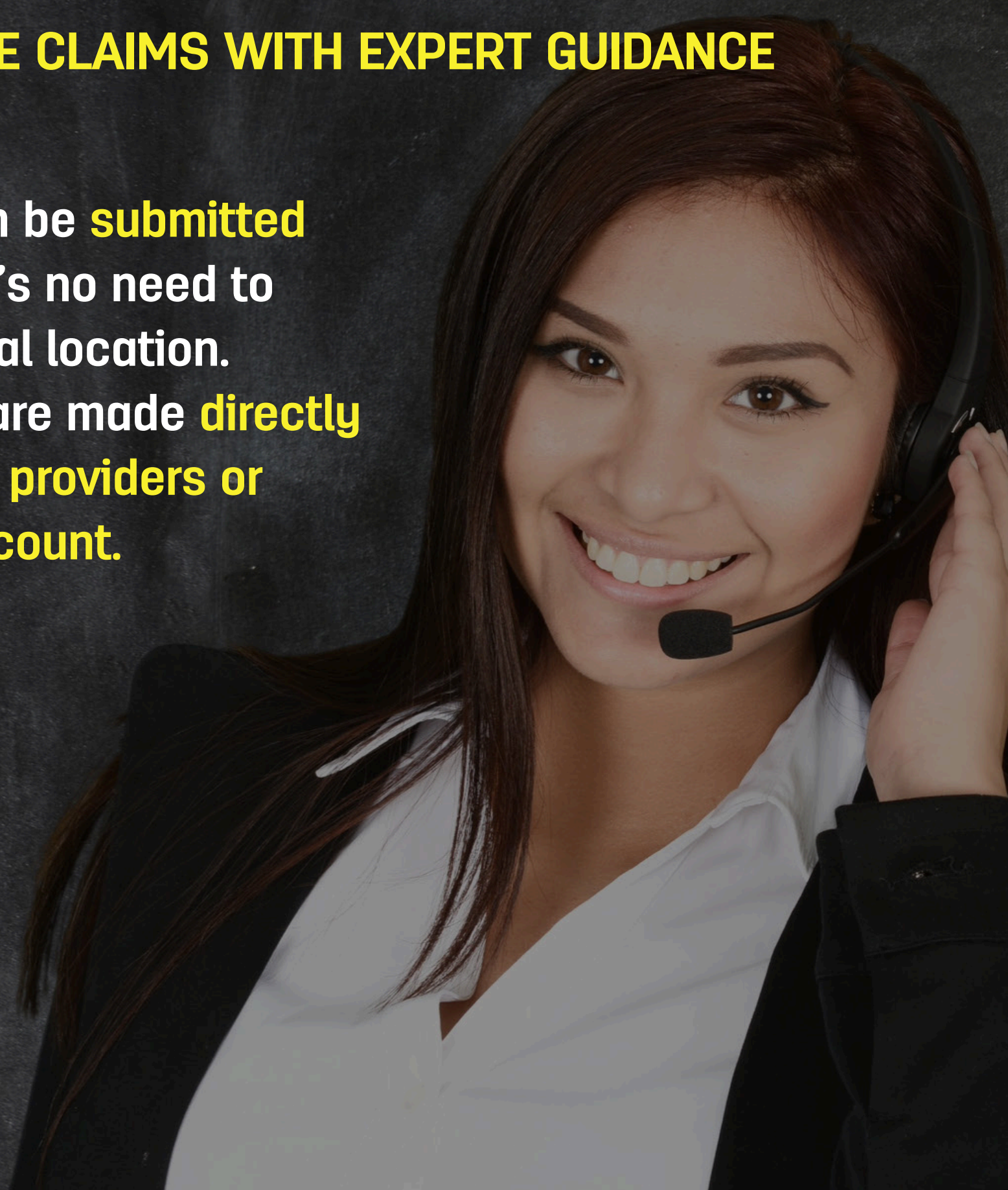
KEY BENEFITS ACROSS ALL PLANS

- **100% coverage** for surgery and ICU in approved facilities, after chosen deductible.
- **Coverage for cancer treatment**, diagnostic procedures (CAT, MRI, PET Scans), maternity, and physical therapy.
- **No increase in premiums due to age** – premiums are adjusted only for inflation and regional claims history.
- **Air ambulance service included.**
- **The International Claims Concierge Service**, which provides personalised assistance when travelling for medical treatment in the US.

EASY CLAIMS PROCESS

HASSLE-FREE CLAIMS WITH EXPERT GUIDANCE

All claims can be **submitted online** - there's no need to visit a physical location. Settlements are made **directly to healthcare providers or your bank account.**



CONTACT US TO GET STARTED

Whether you have a family, are a self-employed individual, or a business owner, PRFC has the major medical insurance plan for you. Contact us today to get a personalised quote.

- Call Us: **628-PRFC**
- Visit Our Website: **www.prfclimited.com**