

Family Medical Care, the medical expenses insurance plan provided by **Pan-American Life Insurance de Panama**, was created with the goal of serving the health needs of its members.

Family Medical Care does not place age limits or pre-existing conditions restrictions on any of its members, and it offers a guaranteed lifetime renewal.



BENEFITS OF THE FAMILY MEDICAL CARE PLAN

EMERGENCIES

- Outpatient emergency care for accidents is covered at 100%, up to a maximum of USD 500.00; any amount over that will be covered at 70%.
- Emergencies due to a listed critical illness are covered at 70% of eligible charges.
- Ambulance service is covered at 100%, up to a maximum of USD 300.00 per event.
- Emergency care outside of Panama is reimbursed at 70%, after payment of the deductible of USD 3,500.

SPECIALIST DOCTOR VISITS

- The insured is entitled to 12 doctor visits per year.
- Copayment of USD 15.00 (affiliated physician).
- Maximum reimbursement of USD 35.00 (unaffiliated physician).

BASIC DENTAL EMERGENCY PLAN

Dental emergencies are covered at 100%.

FUNERAL SERVICES

Funeral expenses are covered at 100%, up to a maximum of USD 1,000.00.

LABORATORY TESTS, CLINICAL TESTS, AND ANATOMIC PATHOLOGY TESTS

(Beginning 30 days after the policy comes into effect, one per month.) 70% of eligible expenses are reimbursed.

X-RAYS

(Beginning 60 days after the policy comes into effect, one per month.) 70% of eligible expenses are reimbursed.

DIAGNOSTIC TESTS

Beginning six months after the policy comes into effect, one per month. There is a copayment of 50% of eligible expenses, subject to approval by the Medical Committee.

OUTPATIENT SURGERY

(Beginning 12 months after the policy comes into effect.) The insured must make a copayment of USD 200.00 and pay 30% coinsurance of eligible expenses.

LOCAL COVERAGE

SURGERY AND HOSPITALIZATION

(Beginning 12 months after the policy comes into effect.) The insured must make a copayment of USD 500.00 and 30% of eligible expenses. A semi-private room is covered, with a maximum stay of 20 days, including a stay in intensive care.

MATERNITY

(Beginning 12 months after the policy comes into effect.) A maximum of USD 3,500.00 of eligible expenses, covered at 70%.

PREVENTIVE MEDICINE

(Beginning 12 months after the policy comes into effect.) 50% of eligible expenses are covered, with a maximum of one per year.

PRE-EXISTING CONDITIONS

(Beginning 24 months after the policy comes into effect.) Covered at 50%.

EYE SURGERY

(Beginning 36 months after the policy comes into effect.) 30% copayment.

HIP AND KNEE REPLACEMENT

(Beginning 36 months after the policy comes into effect.) Covered at 70% of eligible expenses.

RATES YOU CAN AFFORD



INDIVIDUAL PLAN		
AGE		MONTHLY PREMIUM
0.2	18	USD. 32.00
19	29	USD. 40.00
30	39	USD. 46.00
40	49	USD. 63.00
50	59	USD. 82.00
60	69	USD. 102.00
70	79	USD. 125.00
80	+	USD. 180.00



FAMILY PLAN			
BENEFICIARY	AGE		MONTHLY PREMIUM
SPOUSE	19	29	USD. 32.00
SPOUSE	30	39	USD. 36.00
SPOUSE	40	49	USD. 50.00
SPOUSE	50	59	USD. 65.00
SPOUSE	60	69	USD. 80.00
SPOUSE	70	79	USD. 100.00
SPOUSE	80	+	USD. 180.00
CHILD	0.2	18	USD. 26.00

* These rates do not include the 5% tax

ELIGIBLE EXPENSES OF **USD. 50,000.00**
RENEWABLE ANNUALS

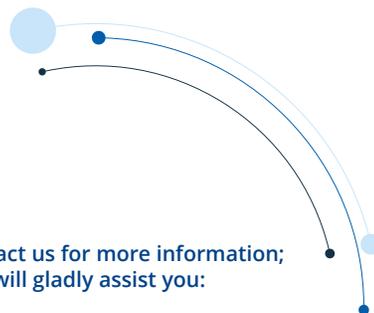
REQUIREMENTS FOR APPLYING FOR THE FAMILY MEDICAL CARE INSURANCE PLAN:

- Fill out and submit the application
- Pay the initial premium
- Laboratory tests only for individuals over 50 years old
- Medical interview only for individuals over 50 years old
- Copy of I.D. card or passport
- Pediatric report only for children younger than 12

COMPLEMENTARY PLAN:

FLEXI CÁNCER

- Family: USD 100.80 (annual payment)
- Individual: USD 63.00 (annual payment)



Please contact us for more information;
we will gladly assist you:

PANAMA

PLAZA COMERCIAL SAN FERNANDO
LOCAL No. 33 2DA. PLANTA
TELÉFONOS: 229-1200 - 229-1210

CHIRIQUÍ

TORRE HOSPITAL CHIRIQUÍ
OFICINA No. 14 1ER. PISO
TELÉFONOS: 775-1068

CHITRÉ

PLAZA AZUERO, CHITRÉ LOCAL B-16
TELÉFONOS: 996-4589 996-9161



PAN AMERICAN LIFE
INSURANCE DE PANAMÁ, S.A.

Compañía miembro de Pan-American Life Insurance Group

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 Pan-American Life Insurance Group

palig.com

Regulado y Supervisado por la Superintendencia de Seguros y Reaseguros de Panamá.



**FAMILY —
MEDICAL CARE**
Health Care Coverage for the Whole Family

HEALTH INSURANCE



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