



| • Benefits and Scope of the Plan | Coverage |
|--|--|
| Maximum coverage per insured per policy year | US\$2,000,000 |
| Deductible options to choose ** | 3 |
| • Inpatient Benefits, Emergencies & Outpatient Surgeries | Coverage |
| In country of residence * | 100% |
| Abroad, participating providers (Semi-private room) | 100% |
| Abroad, non participating providers (Semi-private room) | 70% of the first USD 25,000 and the differential 100% |
| • Medical Evacuation Benefits (Per reimburse) | Coverage |
| Air and ground ambulance | US\$50,000 |
| Nationwide air and ground ambulance | 100% |
| • Outpatient Benefits | Coverage |
| Physician and specialist consults abroad | 100% |
| Physician and specialist consults in country of residence | US\$100 |
| Diagnostic procedures | 100% |
| Prescription drugs after an hospitalization or outpatient surgery abroad | US\$4,000 |
| Prescription drugs in country of residence | US\$2,500 (20% Coinsurance) |
| Prescription drugs abroad | US\$1,500 |
| • Maternity Benefits *** | Coverage |
| Maternity * | US\$3,500 |
| Special coverage for complications of maternity * | US\$500,000 |
| Healthy newborn coverage for the first 90 days * | US\$10,000 |
| • Additional Benefits | Coverage |
| Congenital or hereditary conditions (Lifetime) | US\$150,000 |
| Transplant procedures (Lifetime per diagnosis) | US\$500,000 |
| Cancer treatment - Chemotherapy / Radiotherapy | 100% |
| Physical therapy and rehabilitation services | 40 therapies (per year) |
| Prosthesis and implants during surgery | 100% |
| Dialysis | US\$50,000 |
| Extended coverage for dependants upon death of policyholder | 3 years (no cost) |
| • Complementary Benefits | Coverage |
| Travelers assistance | Included |
| SEMM | Co-payment US\$20 for emergencies |
| Emergency dental coverage: due to illness or accident | Included |
| Sleep Apnea Study Benefit**** | Included |
| Bariatric Surgery Benefit**** | Included |

INCLUDES ALL THE **BENEFITS** FROM:

Disability

US\$10,000
LIFE
BENEFIT



US\$10,000
ADDITIONAL
BENEFIT
BY DEATH
ACCIDENTAL AND
DISMEMBERMENT
(Accidental Death and Dismemberment - AD&D)



US\$1,000
MONTHLY
RENT
DISABILITY
DUE TO ACCIDENT

Defined by not being able to perform his professional work up to a maximum of 24 months.

Waiting period 90 days.

| Deductible Options | Local Deductible | International Deductible |
|--------------------|------------------|--------------------------|
| Option 1 | US\$1,000 | US\$2,000 |
| Option 2 | US\$2,000 | US\$3,000 |
| Option 3 | US\$5,000 | US\$5,000 |

This is a summary of product. Full details of terms and conditions are set forth in the policy. All benefits are subject to applicable deductible, unless otherwise noted.
 *Refers to coverage without deductible, ** Maximum 2 deductibles per certificate per year (out of the country of residence), *** Local and International Maternity applies to options 1 and 2. ****Applies to insureds who have two (2) uninterrupted years within the company, as for the preestablished medical criteria of the insurance company. **Costs are subject to the usual, customary and reasonable (UCR).** This is a generic translation for general information only.
 The Spanish document will always take precedence.