



**Family Medical Care is Pan-American's Life** medical expenses insurance designed to protect the well-being of the entire family and provide greater peace of mind every day.

**No exclusion for pre-existing conditions** (3 pre-existing conditions as limit). Policy renewal guaranteed for life.

## Local Coverage

### SURGERIES AND HOSPITALIZATION

12 months after the policy goes into effect. \$500.00 copayment and 30% of the eligible expenses. Semi-private room is covered maximum 20 days including ICU stay.

### PRE-EXISTING CONDITIONS

24 months after the policy goes into effect. It is covered at 50%.

### EYE SURGERIES

36 months after the policy goes into effect. 30% copayment.

### MATERNITY

12 months after the policy goes into effect. Maximum eligible expenses \$3,500.00, 70% covered.

### HIP AND KNEE REPLACEMENTS

36 months after the policy goes into effect. It covers 70% of eligible expenses.

### PREVENTIVE MEDICINE

12 months after the policy goes into effect. 50% of eligible expenses are covered, maximum 1 per year.

**Eligibility: up to 75 years of age.**

## Family Medical Care Benefits

### EMERGENCIES

Ambulatory emergencies for accidents, covered 100% up to a maximum of \$500.00, surplus will be covered at 70%.

Emergencies for detailed critical illness, covered up to 70% of eligible charges.

Ambulance service covered 100% up to a maximum of \$300.00 per event.

Emergency outside Panama reimbursed at 70% after deductible of \$3,500 is covered. (deductible applies)

### SPECIALIZED MEDICAL CONSULTATION

The insured is entitled to 12 consultations per year.

\$15.00 copayment for medical providers affiliated to PALIGMED network.

Maximum refund of \$35.00 (for medical providers outside PALIGMED network).

### BASIC DENTAL EMERGENCY PLAN

Dental emergencies covered up to 100%.

### FUNERAL SERVICES

Funeral expenses are covered 100% up to a maximum of \$1,000.00.

### LABORATORIES, CLINICAL ANALYSIS AND ANATOMOPATHOLOGICAL

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

### X-RAYS

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

### TELEMEDICINE SERVICE

Unlimited free consultations for the main insured and their dependents with, by downloading the app, PALIG Telemedicine.

General medical care, Monday through Sunday from 7:00 a.m. to 11:00 p.m. and 24 hours through PALIC S.O.S. at 800-4200.

### DIAGNOSTIC STUDIES

6 months after the policy goes into effect (one per month). 50% copayment of the eligible expenses, subject to approval by the Medical Committee.

### COVERAGE FOR CHILDREN

From 2 months to 18 years old they can acquire an individual health policy from Family Medical Care.

### OUTPATIENT SURGERIES

12 months after the policy goes into effect. \$200.00 copayment and 30% coinsurance of the eligible expenses.



## Affordable Rates



INDIVIDUAL PLAN	
AGE	MONTHLY PAYMENT
0.2 - 18	\$32.00
19 - 29	\$40.00
30 - 39	\$46.00
40 - 49	\$63.00
50 - 59	\$82.00
60 - 69	\$102.00
70-75 years	\$125.00



FAMILY PLAN		
BENEFICIARY	AGE	MONTHLY PAYMENT
CHILD	0.2 - 18	\$26.00
SPOUSE	19 - 29	\$32.00
SPOUSE	30 - 39	\$36.00
SPOUSE	40 - 49	\$50.00
SPOUSE	50 - 59	\$65.00
SPOUSE	60 - 69	\$80.00
SPOUSE	70-75 years	\$100.00

*\*These rates do not include 5% tax.*

**ELIGIBLE EXPENSES OF \$50,000.00**  
RENEWABLE PER YEAR



## Requirements for Applying to Family Medical Care

- Complete and submit the application
- Pay the initial premium
- Medical interview and laboratories exams are required for applicants with 50 years and older.
- Copy of Id or Passport
- Pediatric report only children under the age of 12.

## Complementary plan: FLEXI CÁNCER

- Family Plan \$100.80 (annual payment)
- Individual Plan \$63.00 (annual payment)

## Covid-19 requirement:

- 65 to 75 years:

It is necessary that each applicant is immunized; that is, the application of the complete vaccination schedule of 3 doses.

Attach vaccination card.



For more information, please contact us.

### Panamá

📍 Plaza Comercial San Fernando Local No. 33 Second Floor.

☎ Phone: 229-1200 / 229-1210

### Chiriquí

📍 Torre Hospital Chiriquí Office No. 14 1st Floor.

☎ Phone: 775-1068

### Chitré

📍 Plaza Azuero, Chitré Local BZ-16

☎ Phone: 996-4589 / 996-9161

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## Medical Expenses Insurance

