



**FAMILY —
MEDICAL CARE**
Protección médica para toda la familia

Insurance for
**Medical
Expenses**



**PAN
AMERICAN LIFE**
INSURANCE DE PANAMÁ, S.A.
Compañía miembro de Pan-American Life Insurance Group



Family Medical Care is the insurance for medical expenses designed by **Pan-American Life** to protect the well-being of all family members and provide greater peace of mind day by day.

Pre-existing conditions accepted (limit 3 pre-existing conditions) and with guaranteed renewal for life.

Eligible Expenses of \$50,000.00 renewable per year.

Eligibility: Up to 79 years of age

Benefits Family Medical Care



EMERGENCIES

Outpatient emergencies due to accidents, 100% covered up to a maximum of \$750.00. The surplus will be covered at 70%. Detailed critical illness emergencies, covered at 70% of eligible expenses.

Ambulance service covered at 100% up to a maximum of \$350.00 per event.

Emergency services outside Panama are reimbursed 70% after the deductible of \$3,500.00 has been covered (deductible applies).



SPECIALIZED MEDICAL CONSULTATION

The insured has the benefit of 12 annual consultations. \$15.00 copayment for medical providers in the PALIGMED network.

Maximum reimbursement of \$35.00 (non-affiliated physician).



FUNERAL SERVICES

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



LABORATORIES, CLINICAL ANALYSIS AND ANATOMOPATHOLOGICAL

After 30 days of being covered, one per month. 70% of eligible expenses are reimbursed. Medical order with diagnosis.



X-RAYS

After 60 days, one per month. 70% of eligible expenses are reimbursed. Medical order with diagnosis.



BASIC DENTAL EMERGENCY PLAN

Dental emergencies covered 100%.



DIAGNOSTIC STUDIES

After 6 months of policy validity, one per month. Copayment of 50% of eligible expenses subject to approval by the Medical Committee.



OUTPATIENT SURGERIES

After 12 months of validity. The insured must pay a copayment of \$200.00 and 30% coinsurance of eligible expenses.



TELEMEDICINE SERVICE

Unlimited free consultations for insured and their dependents when downloading the app, **PALIG Telemedicine** from a smartphone or tablet. General medical care Monday to Sunday from 7:00 a.m. to 11:00 p.m. and 24 hours through by PALIC S.O.S. at 800-4200.

Local Coverage



SURGERIES AND HOSPITALIZATION

After 12 months of validity. The insured must pay a copayment of \$500.00 and 30% of eligible expenses. Private room is covered, maximum 20 days including stay in intensive care.



MATERNITY

After 12 months of validity. Pre-Natal: 9 Consultations, laboratory tests, 3 ultrasounds, 2 monitoring under the maximum annual limit of the policy.

- Maximum limit for expenses for delivery by cesarean section or normal delivery of US\$3,500.00, covered at 70%.
- Amount for newborn expenses US\$500.00.
- Maximum limit for abortions US\$400.00.



PREVENTIVE MEDICINE

After 12 months of validity. 50% of eligible expenses are covered, maximum 1 per year.



COVERAGE FOR CHILDREN

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



PRE-EXISTING CONDITIONS

After 24 months of validity. It is covered at 50%.



EYE SURGERIES

After 36 months of validity. 30% copayment.



HIP AND KNEE REPLACEMENTS

After 36 months of validity. 70% of eligible expenses are covered.



PHYSICAL THERAPIES

50% refund with a maximum of 10 therapies per year (with prior authorization of the company)





Requirements to apply for Family Medical Care insurance

- Application
- Know your client form (policy payer)
- COVID Form
- Collection Form (ACH or credit card)
- Copy of ID or birth certificate
- Certificate of good health issued by a pediatrician (only for children between 0.2 and 12 years old).

FLEXI CANCER

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

COVID-19 Requirement:

- 65 years to 79 years.

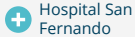
It is necessary that each applicant be immunized, that is, that they have their complete 2-dose vaccination schedule.

Attach digital vaccination card in green status.

For more information contact your insurance broker or write to us at:

comercial@fmcpanama.com

Panama



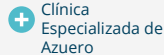
Coronado



Chiriquí



Chitré



Santiago



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