

DEDUCTIBLE OPTIONS*

	OPTION I	OPTION II	OPTION III	OPTION IV	OPTION V
Outside USA	US\$2,000	US\$5,000	US\$10,000	US\$20,000	US\$50,000
Inside USA					

*Only one deductible per person, per policy year applies. For family policies, a maximum of two deductibles accumulated per policy, per policy year will be applied. For more information, please refer to the Conditions of Coverage of the policy.

GENERAL PLAN INFORMATION

DESCRIPTION	COVERAGE
Maximum coverage per person, per policy year	US\$2,000,000
Age limit to apply	75
Waiting period	30 days
Coverage outside USA	100% with free choice of hospitals and doctors
Coverage inside USA	<ul style="list-style-type: none"> • 100% through the "Access Network" corresponding to the region • Outside the "Access Network" the coverage will be at 60% with a maximum daily room rate of up to US\$700 for a standard room and up to US\$1,400 for intensive care • Emergency medical treatment will be covered 100% up to the policy limits

INPATIENT BENEFITS

DESCRIPTION	COVERAGE
Intensive care unit	100%
Adult companion accommodation (related to a hospitalization of a child under age 18)	US\$150 per night, max. of 30 nights
Adult companion accommodation (related to a hospitalization of an insured 18 years and older)	100%, max. of 21 nights
Prescribed medications while in a hospital	100%

OUTPATIENT BENEFITS

DESCRIPTION	COVERAGE
Physician and specialist visits	100%
Physician and specialist home visits	100%
Outpatient prescription medication	US\$5,000
Nurse care at home	US\$6,000
Hearing aids	US\$500 per lifetime
Specialized treatments (autism, speech therapy, sleep apnea and other sleep disorders)	US\$1,500
Alzheimer's	100%

GENERAL BENEFITS

(The following benefits offer the same coverage for both inpatient and outpatient procedures)

DESCRIPTION	COVERAGE
Surgeon and anesthesiologist fees	100%
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100%
Cancer tests, medication and treatment (chemotherapy and radiotherapy)	100%
Dialysis	100%

GENERAL BENEFITS

(The following benefits offer the same coverage for both inpatient and outpatient procedures)

DESCRIPTION	COVERAGE
Prostheses and medical appliances implanted during surgery	100%
Organ transplant (per lifetime)	US\$300,000
Benefits for live donors	US\$25,000
Durable medical equipment	US\$6,000
Physical therapy and rehabilitation	US\$6,000
Congenital conditions diagnosed before age 18 (per lifetime)	US\$125,000
Congenital conditions diagnosed after age 18	100%

MATERNITY BENEFITS

(10-month waiting period, no deductible applies)

DESCRIPTION	COVERAGE
Maternity (option I)	US\$3,000, no deductible applies
Maternity and newborn complications (option I)	US\$125,000
Inclusion of the newborn (option I)	Without underwriting if born from a covered maternity

MEDICAL EVACUATION BENEFITS

DESCRIPTION	COVERAGE
Emergency transportation by ground ambulance	100%, no deductible applies
Emergency transportation by air ambulance	US\$40,000, no deductible applies
Repatriation of mortal remains	US\$7,000

OTHER BENEFITS

DESCRIPTION	COVERAGE
Hazardous hobbies and sports (non-professional)	100%
Emergency dental coverage	100% for the first 180 days
Palliative care for terminal cases	100%
Temporary coverage for accidents while application is being underwritten	US\$30,000
Deductible elimination/reduction for no claims made	<ul style="list-style-type: none"> • Elimination for 1 year; after the 3rd year without claims (option I) • Reduction of up to 50% for 1 year after the 3rd year without claims (options II, III & IV)
Second Medical Opinion VIP	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible

All benefits with 100% coverage are up to the policy limit.

All contents of this book are for informative purposes only. The benefits are governed by the terms described in the Conditions of Coverage of the policy. Unless otherwise stated, the benefits are offered on a per insured / per policy year basis in which the chosen deductible applies. All amounts are in US Dollars (USD). The benefits are limited to the medical expenses covered under the policy and are subject to the usual, customary and reasonable expenses (UCR) for the geographic area where the expenses were incurred.