

DEDUCTIBLE OPTIONS*

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

*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
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Lifetime coverage	Unlimited
Maximum coverage per person, per policy year	US\$1,000,000
Age limit to apply	75
Waiting period	30 days
Coverage outside USA	100% UCR with free choice of hospitals and doctors
Coverage inside USA	<ul style="list-style-type: none"> • 100% UCR through the "USA Special Network" • Outside the "USA Special 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% UCR up to the benefits limits

COVERED CONDITIONS

DESCRIPTION	COVERAGE
Neurological diseases (including cerebrovascular accidents)	US\$150,000 per policy year
Cardiac surgery for revascularization and angioplasty	US\$150,000 per policy year
Cancer (chemotherapy, radiotherapy, surgery for tumor and reconstructive surgery)	US\$200,000 per policy year
Polytrauma (including rehabilitation)	US\$200,000 per policy year
Chronic kidney failure (dialysis or hemodialysis)	US\$150,000 per policy year
Severe burns (including reconstructive surgery)	US\$300,000 per policy year
Septicemia	US\$150,000 per policy year
Organ and tissue transplant (per lifetime)	US\$500,000 per insured
Benefits for live donors	US\$50,000

INPATIENT BENEFITS

DESCRIPTION	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Intensive care unit	100% UCR
Companion during hospitalization	100% UCR, max. of 21 nights
Prescribed medications while in a hospital	100% UCR for covered conditions

OUTPATIENT BENEFITS

DESCRIPTION	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Physician and specialist visits	100% UCR for covered conditions
Physician and specialist home visits	100% UCR for covered conditions
Prescription medication	US\$5,000 per policy year for covered conditions
Nurse care at home	US\$7,000 per policy year for covered conditions

GENERAL BENEFITS

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

DESCRIPTION	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Surgeon and anesthesiologist fees	100% UCR for covered conditions
Diagnostic study services (laboratory tests, biopsies, X-rays, MRI/CT/PET scans)	100% UCR for covered conditions
Cancer tests, medication and treatment	100% UCR for covered conditions
Durable medical equipment	US\$7,000 per policy year for covered conditions
Physical therapy and rehabilitation	US\$7,000 per policy year for covered conditions
Congenital conditions diagnosed before age 18 (per lifetime)	10% UCR of the benefit for covered conditions
Congenital conditions diagnosed after age 18 (per lifetime)	50% UCR of the benefit for covered conditions

MEDICAL EVACUATION BENEFITS

DESCRIPTION	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Emergency transportation by ground ambulance	100% UCR for covered conditions, without deductible
Emergency transportation by air ambulance	US\$30,000 for covered conditions, without deductible
Repatriation of mortal remains	US\$10,000

OTHER BENEFITS

DESCRIPTION	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Hazardous hobbies and sports (non-professional, per lifetime)	US\$100,000 for polytrauma or severe burns
Palliative care for terminal cases	100% UCR for covered conditions
Temporary coverage for polytrauma while application is being underwritten	US\$30,000
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, and to the policy exclusions, limitations and conditions.