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ASSURANCE
FOREVER

2024 |



BENEFITS



BENEFITS CHART

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 U.S. 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.

■ DEDUCTIBLE OPTIONS

	I	II	III	IV
Outside USA	US\$2,500	US\$5,000	US\$10,000	US\$20,000
Inside USA	US\$5,000	US\$5,000	US\$10,000	US\$20,000

■ PLAN INFORMATION

BENEFIT	COVERAGE
Maximum coverage per person	US\$3,500,000 per lifetime
Maximum charges incurred per insured, per policy year	US\$500,000
Age range to apply	60 - 90 years
Waiting period	30 days
Geographic Coverage	Worldwide, no physician and hospital restrictions

■ INPATIENT PROVISIONS

BENEFIT	COVERAGE
Standard private room and hospitalization services (includes hospital food, medicines, laboratory tests, imaging studies, diagnostic procedures, specialized nurses and medical/surgical supplies, among others)	US\$2,500 per day, up to 120 days US\$750 per day for additional days
Intensive care unit (includes medications, laboratory tests, imaging studies, diagnostic procedures, specialized nurses and medical/surgical supplies, among others)	Up to US\$3,300 per day, up to 30 days US\$1,000 per day for additional days
Surgeon, assistant surgeon and anesthesiologist fees	Up to US\$50,000 per surgery, maximum 2 surgeries per policy year
Additional hospital benefits (operating room and surgical implants)	Up to US\$35,000 per surgery, maximum 2 surgeries per policy year
Expense for a companion of a hospitalized insured	US\$150 per night, maximum 30 nights

■ OUTPATIENT PROVISIONS

BENEFIT	COVERAGE
Emergency care	US\$5,000 per visit, maximum 5 visits per policy year
Outpatient surgery (all inclusive)	Up to US\$50,000 per policy year
Nurse or therapist care at home	Up to US\$150 per day, maximum 30 days per policy year
Visits to physicians and specialists (including home visits)	Up to US\$125 per consultation, maximum 15 consultations per year
Diagnostic study services (pathology, x-rays, MRI/CT/CT scan, echocardiogram, stress test, etc.). Only as pre-operative with pre-approval	Up to US\$1,000, per exam, per insured
Endoscopic procedures. Only as preoperative with pre-approval	Up to US\$1,250, per exam, per insured
Prescription drugs, following outpatient surgery or medical consultation	Up to US\$2,500 per insured
Preventive medical check-up, per insured, no deductible (All options)	US\$250 per insured (after a 12-month waiting period)
Hearing aids	Up to US\$1,250 per insured, per lifetime
Allergy Treatment	100%*

■ GENERAL PROVISIONS

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

BENEFIT	COVERAGE
Oncology: cancer tests, treatment (chemotherapy and/or radiotherapy) in-hospital or outpatient	Up to US\$200,000 per insured
Prostheses and medical devices implanted during surgery	100%*
Organ transplant (per organ/tissue)	US\$200,000, per lifetime. US\$25,000, per lifetime, in expenses of the live donor
Living donor expenses included in Organ Transplantation	US\$25,000, per lifetime
Durable medical equipment	Up to US\$2,250 per insured
Physical therapy and rehabilitation (inpatient or outpatient)	Up to US\$100 per visit, maximum 30 visits
Reconstructive surgery after an accident or illness	100%*

(*These benefits are subject to the usual, customary and reasonable (UCR) charges of the geographic area.

■ MEDICAL EVACUATION PROVISIONS

BENEFIT		COVERAGE
Emergency transportation	Ground ambulance	100%*, no deductible applies
	Air ambulance	Up to US\$30,000, no deductible applies
Repatriation or cremation of mortal remains		US\$10,000

■ OTHER PROVISIONS

BENEFIT	COVERAGE
Emergency dental treatment following an accident	US\$25,000 for treatment within the first 90 days of the covered accident of the covered accident
Palliative care	US\$750 per day, up to 120 days
Temporary accident coverage while the application is being processed	US\$40,000
EVER® Expert Medical Review	Access to unlimited second medical opinions from renowned experts worldwide, with no deductible



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EFFECTIVE 2024