

CLEVER

BENEFITS

#foreverwithyou

2026



SUMMARY OF BENEFITS

Unless otherwise stated, benefits are offered per insured person, per policy year, according to the chosen deductible. All values are expressed in US dollars (USD). Benefits are limited to medical expenses covered by the policy and are subject to the usual, customary, and reasonable (UCR) costs in the geographical area where they were incurred.

■ DEDUCTIBLE OPTIONS

	I	II	III	IV
Outside the U.S.	US\$2,000	US\$5,000	US\$10,000	US\$20,000
Inside the U.S.				

■ PLAN INFORMATION

BENEFIT	COVERAGE
Maximum coverage per person, per policy year	US\$1,000,000
Age limit for applying	Up to 79 years old
Waiting period	30 days
Coverage outside the United States	100%* with free choice of doctors and hospitals
Coverage within the United States	<ul style="list-style-type: none">• 100%* at LEVERAGE® US Network Providers• Outside the LEVERAGE® US Network, coverage will be 60%, with a maximum daily rate of up to US\$700 for a Standard Room and up to US\$1,400 per day for intensive care• Emergency medical treatment will be covered at 100% up to the policy limits

■ COVERED CONDITIONS

BENEFIT	COVERAGE
Neurological diseases (including strokes)	US\$200,000
Cardiac revascularization surgery and angioplasty	US\$200,000
Cancer (exams, medications, chemotherapy, radiation therapy, tumor surgery, and reconstructive surgery)	US\$250,000
Multiple trauma (including rehabilitation)	US\$250,000
Chronic kidney failure (dialysis or hemodialysis)	US\$200,000
Severe Burns (including reconstructive surgery)	US\$350,000
Infectious Diseases requiring Hospitalization	US\$200,000
Organ and tissue transplant	US\$550,000 Lifetime Includes US\$100,000 benefit for Living Donor expenses

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

■ HOSPITAL BENEFITS

BENEFIT COVERAGE

Standard Hospital Room		100%*
Use of intensive care unit		100%*
Bed expenses for an adult accompanying a hospitalized insured person	For an Insured under 18 years of age	US\$150 per night, max. 30 nights
	From an Insured over the age of 18	100%, max. 21 nights
Medications prescribed during hospitalization		100%*
Physical and rehabilitation therapy		100% UCR in Covered Conditions

■ OUTPATIENT BENEFITS

BENEFIT COVERAGE

Emergency room and urgent care services	100% in Covered Conditions
Visits to physicians and specialists	100% in Covered Conditions
Visits from doctors and specialists at home (where available)	100% in Covered Conditions
Outpatient Prescription Medications	US\$5,000
Home nursing or therapist care	US\$7,000
Physical and rehabilitation therapy	US\$7,000

■ GENERAL BENEFITS

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

BENEFIT COVERAGE

Surgeon and Anesthesiologist Fees		100% in Covered Conditions
Laboratory tests and diagnostic services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)		100% in Covered Conditions
Durable Medical Equipment		US\$7,000 in Covered Conditions
Congenital and/or Hereditary Conditions	Diagnosed before age of 18	10% of the benefit in Covered Conditions, Lifetime
	Diagnosed after age 18	50% of the benefit in Covered Conditions, Lifetime
Reconstructive Surgery after an Accident or Illness		Up to the maximum benefit
Emergency Transportation	Ground Ambulance	100%* for Covered Conditions, no deductible applies
	Air Ambulance	US\$30,000 in Covered Conditions, no deductible applies
Repatriation or cremation of mortal remains		US\$10,000

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

■ OTHER BENEFITS

BENEFIT	COVERAGE
Treatment for Injuries during Training or Practice of High-Risk Activities and/or Non-Professional Sports	US\$100,000 lifetime benefit for multiple trauma or severe burns
Palliative Care	100%* of Covered Conditions
EVER® Expert Medical Review	Access to a second medical opinion from renowned experts around the world, no deductible applies

■ OPTIONAL ADDITIONAL BENEFITS (ANNEXES)

BENEFIT	COVERAGE
Emergency Coverage when traveling abroad	Up to US\$5,000 for emergency medical treatment abroad

All benefits with 100% coverage are subject to the limits of the Policy. Benefits with established coverage will be subject to the limits of each one. Words written in capital letters are defined terms of special relevance and significance in this document.

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



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