



Expat Med





Eligibility

- Any person who resides in Latin America or the Caribbean. The maximum age for enrollment is 65. No age limit for renewal.
- Dependent children up to their 18th birthday or if they are single and residing with the policyholder up to their 30th birthday. Dependents studying full-time outside their country of residence until their 24th birthday.
- Medical Exam is required for all proposed insureds age 60 and over.



Deductible Options

| I | II | III | IV | V | VI |
|---------|-----------|-----------|-----------|------------|------------|
| US\$500 | US\$1,000 | US\$2,500 | US\$5,000 | US\$10,000 | US\$20,000 |

- Applies per insured, per policy year, up to a maximum of 2 deductibles per family.
- Expenses incurred during the last 90 days of the policy year not exceeding the deductible will be applied to the next policy year period.



General Information

| | |
|---|---|
| Maximum coverage per insured (Per policy year) | US\$250,000 (US\$500,000 optional) |
| Waiting period | 30 days / Immediate coverage for accidents and infectious disease |
| Geographic coverage | Latin America and the Caribbean |
| Hospital Network | Freedom of choice |
| Renewals | Guaranteed. No age limit |
| Emergency medical treatment outside the Expat Med Network | US\$25,000 per incident |



Hospitalization Benefits

| DESCRIPTION | COVERAGE |
|--|----------|
| Medical and surgical charges | 100% |
| Physician fees | 100% |
| Laboratory tests and diagnostic services | 100% |
| Hospital room (Maximum 240 days) | 100% |
| Intensive care unit (Maximum 240 days) | 100% |
| Prescription drugs | 100% |



Outpatient Benefits

| DESCRIPTION | COVERAGE |
|--|-----------|
| Ambulatory surgery | 100% |
| Outpatient services (Maximum US\$10,000) Includes: Visits to physicians and specialists Laboratory tests and diagnostic services Physical therapy, occupational therapy and language therapy due to illness or covered accident Medical visits for sleep apnea Medical visits for allergies Treatment for injuries as a result of participation in non-professional sports | 100% |
| Prescription drugs after hospitalization or surgery (Maximum 15 days) | 100% |
| Prescription drugs non related to hospitalization or surgery | US\$2,000 |
| Routine medical check-up (Deductible does not apply. Policyholder and spouse. 12 month waiting period) | US\$150 |



Other Benefits

| DESCRIPTION | COVERAGE |
|---|-------------|
| Chemotherapy, radiotherapy and dialysis (Maximum \$50,000) | 80% |
| Cancer risk reduction surgery (Prophylactic surgery) | 100% |
| Reconstructive surgery due to illness | 100% |
| Home nursing (Maximum 15 days) | 100% |
| Intraoperative prostheses | 100% |
| Local ambulance (Deductible does not apply) | 100% |
| Congenital conditions (Diagnosed before age 18. Lifetime) | US\$100,000 |
| Congenital conditions (Diagnosed from age 18) | 100% |
| Organ transplant (Lifetime) | US\$250,000 |
| Medical benefit for organ resection from a donor | US\$25,000 |
| Air ambulance | US\$35,000 |
| Transportation expenses for companion | US\$1,000 |
| Alzheimer | US\$5,000 |
| Medical equipment, external prostheses and orthopedic devices | US\$2,500 |
| Hearing aid (12 month waiting period. Lifetime) | US\$1,500 |



Additional Coverage Riders OPTIONAL

- Maximum coverage per insured (Per policy year) US\$500,000
- Term Life Insurance (US\$50,000 or US\$100,000)



BMI Access

INCLUDED AT NO ADDITIONAL COST

The BMI Access Service Center provides **24x7 assistance and exclusive benefits** to all BMI health insureds.

When the insured contacts BMI Access a Medical Coordinator will be assigned to provide guidance and help coordinate any service or eligible benefit under their health policy.

SECOND
MEDICAL OPINION



EMERGENCY
TRANSPORTATION



PRESCRIPTION
DRUGS



MEDICAL
PASSPORT



BMI MD Live

INCLUDED AT NO ADDITIONAL COST



Our **telemedicine service** provides access to a network of board-certified physicians via telephone or video call. The doctors diagnose, provide treatment plans and prescribe medication when necessary, for a variety of non-emergency medical conditions.

Available worldwide 24/7, this convenient service saves insureds on out-of-pocket expenses and helps prevent unnecessary emergency room and urgent care visits.

Contact us to enjoy BMI MD Live:

bmiaccess@bmicos.com
Tel. Master: +1(305)665-4817
Tel. EE.UU.: 1-800-882-7796
Whatsapp: +1(829)760-3152



www.bmicos.com

BMI Building at Town Center One
8950 SW 74th Court
Miami, Florida 33156
United States of America
Tel. +1[305]443-2898
bmi@bmicos.com

