



Ideal Guarantee





Eligibility

- Any person who resides in Latin America or the Caribbean. The maximum age for enrollment is 55.
- 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.



Deductible Options

I	II	III	IV
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.
- In case of an accident in country of residence in which one or more family members suffer injury only one deductible per policy year will apply.
- Expenses incurred during the last 90 days of the policy year not exceeding the deductible will be applied to the next policy year period.



Travel Assistance – Emergency Medical Transportation

OPTIONAL

TRAVEL ASSISTANCE BENEFIT:

- BMI will waive the deductible -up to US\$5,000- in case of a medical emergency due to illness or accident while traveling outside the country of residence.
- The amount of deductible waived by BMI will be applied to the policy annual deductible.
- Follow-up visits will be covered as per policy benefits. The insured will be responsible for any remaining deductible until the annual deductible is met.

EMERGENCY MEDICAL TRANSPORTATION BENEFITS:

Air ambulance	100%
Transportation expense for accompanying family member *	When not allowed to accompany the insured on the air ambulance to the medical facility
Accommodation expense for accompanying family member *	US\$100 per day, maximum 5 days
Medical repatriation *	US\$25,000
Return airfare to the country of residence (insured and companion) *	US\$1,000 per person, per event
Airfare for companion if hospitalized (more than 5 days) during a trip	US\$1,000
Repatriation of mortal remains or cremation services	US\$10,000
Return of minor children due to policyholder's death	US\$1,000 per policy

*Following an air ambulance service



General Information

Maximum coverage per insured (Per policy year)	US\$500,000 (US\$2,000,000 optional)
Waiting period	30 days / Immediate coverage for accidents and infectious diseases
Geographic coverage	Worldwide
Hospital network	Freedom of choice outside the USA / BMI USA Ideal Network in the USA
Renewals	Guaranteed. No age limit
Temporary emergency coverage due to accident while application is being underwritten	US\$50,000
50% deductible reduction in case of hospitalization in country of residence	Applies to deductible option I
Emergency medical treatment outside the BMI USA Ideal Network	US\$50,000
Waiver of premium upon death or permanent & total disability of policyholder under 60 years old	2 years



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%
Hospital room charges for companion of hospitalized dependent under 18 years old (Per day. Max. 30 days)	US\$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 30 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



Maternity Benefits

10 MONTH WAITING PERIOD
AVAILABLE FOR DEDUCTIBLE I
AVAILABLE FOR DEPENDENTS

DESCRIPTION	COVERAGE
Maternity (Deductible does not apply)	US\$3,000
Maternity complications (Deductible does not apply)	US\$50,000
Conditions diagnosed within the first 90 days of birth in country of residence **	US\$100,000 (Lifetime)
Conditions diagnosed within the first 90 days of birth outside country of residence **	US\$10,000 (Lifetime)
Addition of newborn (Must send birth certificate within 90 days of birth)	Automatic

**Not related to congenital conditions



Other Benefits

DESCRIPTION	COVERAGE
Chemotherapy, radiotherapy and dialysis	100%
Cancer risk reduction surgery (Prophylactic surgery)	100%
Reconstructive surgery due to illness	100%
Dental treatment due to accident (Deductible does not apply)	100%
Home nursing (Maximum 30 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\$300,000
Medical benefit for organ resection from a donor	US\$25,000
Alzheimer	US\$25,000
Permanent & total disability of policyholder under 60 years old	US\$10,000
Medical equipment, external prostheses and orthopedic devices	US\$5,000
Sexually transmitted diseases	US\$1,000
Autism	US\$1,000



Additional Coverage Riders OPTIONAL

Maximum coverage per insured (Per policy year) US\$2,000,000
Travel Assistance / Emergency Medical Air Transportation
Hospital Income Benefit
Term Life Insurance (US\$50,000 or US\$100,000)
Accidental Death and Dismemberment Insurance (AD&D)
Permanent and Total Disability



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



MEDICAL
APPOINTMENTS



TRANSPORTATION
SERVICE



HOSPITAL
COORDINATION



EMERGENCY
TRANSPORTATION



PRESCRIPTION
DRUGS



ACCOMMODATION
SERVICES



SPECIAL
SERVICES



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

