



# Series 3000 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	V	VI	VII	VIII
Outside the USA	US\$2,500	US\$5,000	US\$10,000	US\$20,000	US\$30,000	US\$40,000	US\$50,000	US\$60,000
In the USA	US\$5,000	US\$5,000	US\$10,000	US\$20,000	US\$30,000	US\$40,000	US\$50,000	US\$60,000

- 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:

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	100%
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)	UNLIMITED
Waiting period in country of residence	Immediate coverage
Waiting period outside country of residence	30 days / Immediate coverage for accidents and infectious diseases
Geographic coverage	Worldwide
Hospital network	Freedom of choice
Renewals	Guaranteed. No age limit
Temporary emergency coverage due to accident while application is being underwritten	US\$50,000
Elimination of deductible in case of hospitalization due to accident	Applies to deductible options I and II
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 (Including private)	100%
Intensive care unit	100%
Prescription drugs	100%
Hospital room charges for companion of hospitalized dependent under 18 years old	100%



## Outpatient Benefits

DESCRIPTION	COVERAGE
Ambulatory surgery	100%
Visits to physicians and specialists	100%
Laboratory tests and diagnostic services	100%
Prescription drugs	100%
Routine medical check-up (Deductible does not apply. Policyholder and spouse. 12 month waiting period)	US\$500
Routine immunizations for dependent under 18 years old (Deductible does not apply. 12 month waiting period. Automatic for dependents born under a covered maternity)	US\$250



## Maternity Benefits

10 MONTH WAITING PERIOD  
AVAILABLE FOR DEDUCTIBLES I-II  
AVAILABLE FOR DEPENDENTS

DESCRIPTION	COVERAGE
Maternity outside the USA (Deductible does not apply)	100%
Maternity inside the USA, policies with policyholder and spouse	US\$15,000
Maternity inside the USA, policies with policyholder	US\$10,000
Maternity complications	100%
Complications of the newborn	100%



## Maternity Benefits

DESCRIPTION	COVERAGE
Addition of newborn (Must send birth certificate within 90 days of birth)	Automatic
Umbilical cord stem cells preservation (Deductible does not apply. Per newborn)	US\$2,000
Tubal ligation during delivery (Deductible does not apply. Lifetime)	US\$1,000
Circumcision in hospital (Deductible does not apply. Per newborn)	US\$1,000



## Other Benefits

DESCRIPTION	COVERAGE
Chemotherapy, radiotherapy and dialysis	100%
Cancer risk reduction surgery (Prophylactic surgery)	100%
Reconstructive surgery due to illness	100%
Physical therapy, occupational therapy and language therapy due to illness or covered accident	100%
Medical visits for sleep apnea   Medical visits for allergies	100%
Hospice or terminal care	100%
Treatment for injuries as a result of participation in non-professional sports	100%
Emergency room	100%
Dental treatment due to accident (Deductible does not apply)	100%
Congenital conditions	100%
Nutritionist services	100%
Air ambulance	100%
Local ambulance (Deductible does not apply)	100%
Home nursing	100%
Intraoperative prostheses	100%
Organ transplant	100%
Medical benefit for organ resection from a donor	US\$100,000
Aids treatment (Lifetime)	US\$500,000
Medical equipment, external prostheses and orthopedic devices	US\$100,000
Alzheimer	US\$100,000
Permanent & total disability of policyholder under 60 years old	US\$50,000
Bariatric surgery (Lifetime. 24 month waiting period)	US\$15,000
Surgical treatment for symptomatic foot disorders (24 month waiting period)	US\$5,000
Autism	US\$5,000
Chiropractic treatment	US\$4,000
Cosmetic breast reconstruction (Not related to illness. 24 month waiting period. Lifetime. Policyholder or spouse)	US\$4,000
Vasectomy (Deductible does not apply. Lifetime)	US\$1,000
Sexually transmitted diseases	US\$1,000
Hearing aid (12 month waiting period. US\$3,000 lifetime)	US\$500 per year
Psychiatric consultations (Per visit. Maximum 20 visits)	US\$200
Home health care visit	5 visits



## Additional Coverage Riders OPTIONAL

Hospital Income Benefit	Accidental Death and Dismemberment Insurance (AD&D)
Term Life Insurance (US\$50,000 or US\$100,000)	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.

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