



**INTERNATIONAL**

*A division of Morgan White Group*

# THE **NEW AMERICAN PLAN**



**AmFirst Life**

**INSURANCE COMPANY I.I.**



# THE NEW AMERICAN PLAN

## ***Highlights of the New American Plan:***

1. An excellent major medical expense policy with affordable prices
2. Concierge service available at no additional cost
3. \$2,000,000 of annual coverage per person, lifetime maximum of \$10,000,000
4. Deductibles from \$500 up to \$20,000
5. Reduction of up to \$1,000 in a Super Special Hospital and Extra Bonus Hospital
6. The precertification letter sent to the hospitals are guaranteed. No other international insurer makes this type of guarantee of payment. As soon as the letter is issued, the amount payable is guaranteed even if at a later date it is revealed the claim was for a preexisting condition.
7. One annual deductible per family
8. No increase in premium due to change in age bracket
9. Insurance up to age 74

## ***Which are the Super Special Hospitals?***

One of the major advantages of the New American Plan is the benefit of our Super Special and Extra Bonus Hospitals. If you are admitted to one of our Extra Bonus Hospitals located in South Florida for more than 48 hours, the benefits are as follows:

- Reduction in the deductible up to \$5,000
- Coinsurance does not apply
- Maximum airfare reimbursement of \$800
- Maximum reimbursement for hotel stay of \$150 per day (maximum of 4 days)
- Car rental reimbursement of \$50 per day for a maximum of 5 days

## ***If you seek treatment at one of our Super Special Hospitals you will also be entitled to the following benefits:***

- Reduction in the deductible up to \$1,000
- Coinsurance does not apply
- Maximum airfare reimbursement of \$500 if treatment is received in USA



**\$2,000,000 per insured, per policy year,  
maximum lifetime of \$10,000,000**

Private room and board in hospitals in Latin America, Caribbean and the United States. 100% URC\* in Super Special Hospitals (maximum of 150 days per year)

**Extensive Optima Hospital Network in USA**

Maternity coverage. Normal delivery and elective cesarean \$4,000. Coverage of \$8,000 for medically necessary cesarean.

**Radiation, chemotherapy, dialysis, (in and out of the hospital). Coverage of 100% at the designated medical facilities in USA and Latin America.**

Organ transplant up to \$300,000 with no additional cost

**Prescription drugs paid for 6 months after hospital admission**

Repatriation of mortal remains: 100% coverage for policyholders

**Temporary coverage for accidents during the waiting period of the policy, \$25,000 maximum per policy**

Intensive care room and board: 100% URC\* in network hospitals (maximum 60 days per policy year)

**Out-patient services (maximum of \$6,000 per insured, per policy year)**

Out-patient surgery: 100% URC\* in a Super Special Hospital

**Medical complications during pregnancy, labor, delivery**

We are the only ones that offer to our customers discounts of up to 50% in the Super Special Hospitals in South Florida for preexisting conditions declared and excluded in the policy

**Lifetime hazardous sport coverage of up to \$25,000 per insured**

Coverage for annual health checkup, mammogram and PSA exam. No deductible applied.

*\*Usual, Reasonable and Customary (URC): The maximum amount the company will consider eligible for payment under a health insurance plan. This amount is based on a periodic review of the prevailing charges for the same or similar service in a specific region or geographical area.*

## Who is the Administrator?

MWG International, located in Miami, Florida, a division of Morgan White Group, is the group's third-party administrator for all international products in Latin America, Asia and the Caribbean. MWG International is recognized nationally and internationally as one of the most efficient and trusted third-party claims administrators in the international life, dental, vision, dis-



ability, medical, savings, and investment product arena. Through internet marketing systems and first-class policy administration, our insurance company clients and their insured receive quality benefits, competitive prices, stable reinsurance, and unparalleled service. MWG International is a wholly owned subsidiary of Morgan White Group, Jackson, Mississippi USA.

## Who is the Insurer?

AmFirst Life Insurance Company I.I. based in Puerto Rico, is an internationally renowned insurer backed by the stability of U.S. banks and the strength of the U.S. judicial system. AmFirst Life strives to meet the needs of customers in Latin America, Asia and the Caribbean by offering innovative products in the life, dental, vision, disability, medical, and savings markets. On June 27, 2018, A.M. Best assigned an FSR of A- (Excellent) and a Long-Term ICR of "a-" to AmFirst Life Insurance Company I.I. (San Juan, Puerto Rico). The



outlook assigned to these Credit Ratings (ratings) is stable. The company provides superior personal service backed by cutting-edge technology along with the confidence of being underwritten by a company domiciled in the United States. AmFirst Life is a member of the AmFirst Holdings, Inc. an insurance holding company system located in Jackson, Mississippi, USA. AmFirst Life is regulated by the Office of the Commissioner of Insurance of Puerto Rico – a member of the National Association of Insurance Commissioners.



Presenting a magnificent policy  
that provides worldwide coverage.

Protection up to US \$10,000,000  
(two million dollars per year).



Reinsured by  
Certain Underwriters at Lloyd's  
and other insurers

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