



INTERNATIONAL

A division of Morgan White Group

THE **SILVER MEDICAL** PLAN



AmFirst Life

INSURANCE COMPANY I.I.

THE SILVER MEDICAL PLAN

The Silver Medical Plan is an excellent plan that covers medical expenses and combines extraordinary coverage at very realistic and economical prices.

10 Outstanding Points of the Silver Medical Plan:

1. An excellent major medical expense policy with affordable prices for people between the ages of 50 to 85
2. Worldwide coverage
3. Lifetime maximum coverage of \$10,000,000
4. \$200,000 annual coverage per insured
5. Optional coverage of \$150,000 to increase the annual maximum amount to \$350,000 per insured for a minimal cost of \$300 per person
6. Deductible selection range from \$1,000 to \$ 10,000
7. The letters of pre-certification 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.
8. Deductible is reduced up to \$1,000 in Super Special Hospitals
9. No increase in premium due to change in age bracket
10. Concierge services available at no additional cost

What are the Super Special Hospitals?

Perhaps one of the greatest advantages of the Silver Plan is the benefit of our Extra Bonus and Super Special Hospitals. If you are admitted for 48 hours or more to one of our Extra Bonus Hospitals located in South Florida, the following benefits are available:

- Reduction of deductible up to \$5,000
- Coinsurance is waived
- Airfare reimbursement up to a maximum of \$800
- Hotel accommodation reimbursement up to a maximum of \$150 per day for a period of 4 days
- Rental car reimbursement up to \$50 per day for a period of 5 days

Should you choose to seek treatment in one of our Super Special Hospitals, you will also experience additional benefits such as:

- Reduction of deductible up to \$1,000
- Coinsurance is waived
- Airfare reimbursement up to a maximum of \$500 if treatment is received in USA

24 Hour Emergency Service

The highly qualified medical personnel at MWG International is available 24 hours a day to receive calls from any part of the world at (305) 442-0899.

Coverage Summary

Maximum coverage per insured (Lifetime) \$10,000,000
 Annual coverage per insured \$200,000

Hospitalization	
Cost of room and board (maximum 120 days per certificate year)	\$400 per day, all inclusive
Intensive care (maximum 15 days per certificate year) <i>No daily limit in a Super Special Hospital</i>	\$2,000 per day, all inclusive
Prescriptions, laboratory test, x-rays, other miscellaneous charges (maximum 120 days per certificate year)	\$900 per day
Surgery (maximum of \$50,000 per surgery)	\$80,000 per year
Special nurses (maximum of 60 days per certificate year) \$200 daily	\$12,000 per insured, all inclusive
Organ transplants, lifetime per insured	\$100,000
Outpatient Benefits	
Ambulatory surgery: performed at a Super Special Hospital and pre-certified by the administrator (all inclusive)	100% URC
Other outpatient services	\$5,000 per year
Radiation or chemotherapy with a maximum of \$400 per day	\$10,000 per insured, per policy year
CAT scan, MRI, PET scan, echocardiogram (per insured)	\$450 per exam
Endoscopy, gastroscopy, colonoscopy, cystoscopy (per insured)	\$300 per exam
X-rays, laboratory test (per insured)	\$100 per exam
PSA test and mammogram <i>This benefit is available after the first anniversary of the policy. No deductible.</i>	\$100 per exam
Cost of office visit to physician	\$80 per visit
Prescription drugs	\$60 per prescription, maximum \$240
Other Additional Benefits	
Emergency ground transportation	100% URC
Emergency air transportation	\$10,000 per insured
Repatriation of mortal remains	100% URC
Cost of medically prescribed home nursing (maximum 15 days per certificate year)	\$70 per day

For detailed information about coverage please refer to the schedule of benefits. All figures are in US dollars.

Optional Coverage

Excess coverage to increase annual maximum per insured of \$350,000 \$300 per insured

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-



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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



AmFirst Life
INSURANCE COMPANY I.I.

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.

An International Health Insurance Plan for Persons 50 to 85 Years of Age

The Silver Medical Plan is the health insurance plan that provides coverage for persons who have reached the age of maturity (50 to 85) and who deserve most to be duly protected and safe.

A serious study of the health insurance market shows in most countries when persons reach age 65, and 70 in others, they LOSE the right to be insured. This constitutes a tremendous injustice. At MWG International, we believe it is a duty and an honor to contribute to the protection of these distinguished citizens, by providing health insurance coverage insured by AmFirst Life Insurance Company I.I.



Reinsured by
certain underwriters at Lloyd's
and other insurers.

This is not a legal contract. The certificate contains limitations and exclusions.
To obtain a more detailed explanation, consult your agent or contact:

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