



**INTERNATIONAL**

*A division of Morgan White Group*

# THE WORLDWIDE MEDICAL TRUST PLAN



Insured by AmFirst Life Insurance Company I.I.  
Reinsured by Certain Underwriters at Lloyd's  
and other insurers



**AmFirst Life**  
INSURANCE COMPANY I.I.

# THE WORLDWIDE MEDICAL TRUST PLAN

## ***Outstanding Points of the Worldwide Medical Trust Plan:***

1. Issuance up to age 74
2. No increase in premium due to change in age
3. Reinsured by Certain Underwriters at Lloyd's and other insurers
4. Worldwide access to quality hospitals
5. Concierge Services available at no additional cost
6. Deductible selection from \$250 to \$50,000 (One deductible per person, maximum two per family)
7. Up to 50% discount within Super Special Network Hospital for pre-existing conditions excluded by the policy
8. Coinsurance is eliminated in the Super Special Hospitals. No Coinsurance in your Country of Residence.
9. Deductible is reduced up to \$1,000 in Super Special Hospitals
10. Coverage available for people with pre-existing medical conditions

## ***What are the Extra Bonus Hospitals?***

Extra Bonus Hospitals are first class hospitals which maintain an exceptional working relationship with MWG International. 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:

- Deductible up to \$5,000 waived
- \$800 payable for airline tickets
- 4 days lodging/max \$150
- Coinsurance waived
- \$50 car rental/max 5 days

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

- Deductible reduction up to \$1000
- Coinsurance waived
- \$500 for airline ticket

Please refer to [www.morganwhiteintl.com](http://www.morganwhiteintl.com) for a current list of Super Special Hospitals

## ***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, per certificate year . . . . . USD \$2,000,000  
*Reduces to \$1,000,000 per certificate year when the insured reaches age 70.*

| <b>Hospitalization</b>   |                       |
|--|-----------------------|
| Cost of room and board (maximum 250 days per certificate year)<br><i>No daily limit in Super Special Hospitals</i>   | \$900 per day         |
| Intensive care (maximum 180 days per certificate year)<br><i>No daily limit in Super Special Hospitals</i>   | \$2,500 per day       |
| Room and board for one parent accompanying a hospitalized minor  | \$300 per day         |
| Surgery, anesthesiologist fees   | 100%                  |
| Laboratory, X-rays, treatments, medications  | 100%                  |
| Radiation, dialysis, chemotherapy rendered at one of administrators dedicated facilities   | 100%                  |
| Organ transplant lifetime maximum per insured  | \$500,000             |
| <b>Maternity Benefits</b>  |                       |
| Normal delivery and elective cesarean section per pregnancy  | \$7,000               |
| Medically necessary cesarean section   | \$11,000              |
| Delivery due to pregnancy by artificial insemination   | \$5,000               |
| Medical complications related to the mother only during pregnancy, labor, & delivery<br><i>No deductible will apply on certificates with deductibles up to \$1,000</i> | \$250,000             |
| <b>Outpatient Benefits</b>   |                       |
| Emergency room treatment   | 100%                  |
| Emergency dental treatment due to accident (within 72 hours after the accident)  | 100%                  |
| Outpatient surgery   | 100%                  |
| Medically necessary reconstructive surgery (per insured)   | \$20,000 lifetime     |
| Outpatient medical prescriptions (per insured)   | \$700                 |
| Medical prescriptions prescribed after hospitalization or outpatient surgery for a period of 6 months  | 100%                  |
| <b>Other Benefits</b>  |                       |
| Doctor or psychiatrist visit (maximum of 30 per certificate year)  | \$100 per visit       |
| X-ray  | \$500 per exam        |
| Laboratory tests   | \$450 per exam        |
| CAT scan, MRI, PET scan, echocardiogram  | \$800 per exam        |
| PSA and mammograms for main insured and spouse<br><i>This benefit is available after the first anniversary of the policy</i>   | \$ 150 per Insured    |
| Emergency air and ground transportation<br><i>Please refer to the policy for specifics of this benefit</i>   | 100%                  |
| Prescription for consultation with a registered dietician<br>(Maximum of 4 visits per certificate year)  | \$80 per consultation |
| Repatriation of mortal remains   | 100%                  |
| Annual checkup for main insured and spouse<br><i>This benefit is available after the first anniversary of the policy</i>   | \$300 per exam        |
| Accidental loss of use<br><i>Benefit applies only to the main insured and spouse</i>   | \$3,000 monthly       |

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

## Optional Coverage:

Excess coverage after 70 years to increase annual certificate maximum  
to \$1,250,000 . . . . . \$600 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

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.



**AmFirst Life**

INSURANCE COMPANY I.I.



## 2 million dollars annual maximum per insured per certificate year

Annual maximum reduces to USD \$1,000,000 per certificate year when the insured reaches age 70.

Annual benefit can be increased up to USD \$1,250,000 with additional premium



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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