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## THE WORLDWIDE MEDICAL TRUST PLAN



Insured by Monitor Life Insurance Company of New York.  
Reinsured by Certain Underwriters at Lloyd's London



INSURANCE COMPANY OF NEW YORK

# THE WORLDWIDE MEDICAL TRUST PLAN

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

1. Issuance up to age 74 years
2. No increase in premium due to change in age
3. Reinsured by Lloyd's, a reinsurance entity with more than 300 years of experience
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. Co-insurance is eliminated in the Super Special Hospitals. No Co-insurance 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 Super Special Hospitals?*

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

- Reduction of deductible up to \$5,000
- Co-insurance 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 (maximum 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
- Co-insurance is waived
- Airfare reimbursement up to a maximum of \$500

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

## *24 Hour Emergency Service*

Our telephone center is open day and night to receive calls from any part of the world. The medical personnel at Morgan White Administrators International are highly qualified to handle any situation 24 hours a day.

During M-F 8:30am-5pm USA EST please call (305) 442-0899

After hours please contact (305) 476-0022 • Toll free in the USA 1(800) 995-5335

# Coverage Summary

Maximum coverage per Assured, per Certificate Year . . . . . USD \$2,000,000  
*Reduces to \$1,000,000 per Certificate Year when the Assured reaches age 70.*

<b>Hospitalization</b>	
Cost of room and board (maximum 250 days per Certificate Year) <i>No daily limit in Super Special Hospitals</i>	\$900 per day
Intensive Care (maximum 180 days per Certificate Year) <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 Assured	\$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 <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 Assured)	\$20,000 lifetime
Outpatient medical prescriptions (per Assured)	\$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 Assured and spouse <i>This benefit is available after the first anniversary of the policy</i>	\$ 150 per Assured
Emergency air and ground transportation <i>Please refer to the policy for specifics of this benefit</i>	100%
Prescription for consultation with a registered dietician (Maximum of 4 visits per Certificate Year)	\$80 per consultation
Repatriation of mortal remains	100%
Annual checkup for Main Assured and spouse <i>This benefit is available after the first anniversary of the policy</i>	\$300 per exam
Accidental Loss of Use <i>Benefit applies only to the Main Assured 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:

Maternity coverage when only the mother is insured . . . . . \$500 per Certificate  
 Excess coverage after 70 years to increase Annual Certificate Maximum  
 to \$1,250,000 . . . . . \$600 per Assured

## *Who is the Administrator?*

Located in Miami, Florida, MWAll is part of the Morgan-White Group serving as principal administrator of health insurance claims for Latin America and the Caribbean. MWAll is recognized nationally and internationally as one of the most efficient and reliable claims managers in the international health insurance business. With highly qualified doctors as part of the team claims are processed quickly. An extensive network of hospitals and clinics providing first class medi-



cal services in Latin America, the Caribbean and the U.S.A. allows customers to seek exceptional medical care worldwide. MWAll continues to face the ever growing challenges in the international health insurance market and meet the demands for quality and cost effective health insurance in Latin America and the Caribbean with innovative products that offer quality benefits, competitive prices, stable insurance, and incomparable service for our customers.

## *Who is the Insurer?*

Monitor Life Insurance Company of New York was begun in the city of Utica, New York in 1972. For the last forty years Monitor has insured persons all over the United States with quality life and health insurance products. In January of 2011, Monitor was acquired by AmFirst Holdings, Inc., since then the company has become



the more multifaceted of the Morgan White Group offering innovative health insurance products, life and disability to the citizens of Latin America and the Caribbean through the Worldwide Medical Trust. Monitor Life of New York is rated "B++" (Secure) by A.M. Best, the world's most respected provider of financial and credit rating services.

## *Who is the Reinsurer?*

Monitor Life Insurance Company of New York's policies issued to the Worldwide Medical Trust is reinsured by Certain Underwriters at Lloyd's. Lloyd's financial strength derives from its unique capital structure, often referred to as the 'Chain of Security'. It provides excellent financial security to policy-



holders and capital efficiency for members. Financial security is crucial. It gives confidence to capital providers and peace of mind to policyholders. Lloyd's strength and robust capitalisation is reflected in our ratings. Lloyd's is rated "A" Excellent, by the A.M. Best rating agency.



2 million dollars annual maximum  
per Assured per Certificate Year

Annual maximum reduces to USD \$1,000,000 per  
Certificate Year when the Assured reaches the age of 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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Miami, FL 33145  
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F (305) 442-0961  
[www.morganwhiteintl.com](http://www.morganwhiteintl.com)