



NEW PROVIDENCE LIFE MEDICAL PLANS

#1 in Claims & Customer Service

LLOYD'S

Insured by New Providence Life Insurance Company Limited
Reinsured by Lloyd's

NEW PROVIDENCE LIFE MEDICAL PLAN OPTIONS

New Providence Life Insurance Company Limited is committed to compassionate and efficient customer and claims service. Our family of products is varied and can suit any medical need or situation. Once you view the benefits of each of our products, we are certain you will find one which works perfectly for you and your family.

10 Reasons why New Providence Life is the provider of choice:

1. No referral needed when traveling abroad.
2. Fast claims turnaround on receipt of all required information.
3. We have a plan to suit every need: life, medical, disability, seniors, dental & vision, individual, and small group.
4. No termination age once covered. Keep your plan as you transition into retirement or transfer between employers.
5. Seniors can apply for coverage up to age 85 with no termination age.
6. Unique Income Protection and Term Life plans offer an optional Return of Premium feature.
7. Reduction of policy deductible by \$1,000, elimination of coinsurance, and other benefits in South Florida Super Special Hospital.
8. Student discount for full time college students.
9. Friendly, accessible administration.
10. Professional team of Agents and Brokers to choose from.

24 Hour Emergency Service

The highly qualified medical personnel at MWG International are available 24 hours a day to receive calls from any part of the world. Refer to your medical identification card for contact details.



Benefits Summary

Benefit Summary	Emerald Plan	Bahamian Gold Plan
	<i>Amounts shown are in BSD • Benefits shown reflect coverage within Super Special Hospital Network</i>	
Annual maximum	\$1,000,000	\$2,000,000
Lifetime maximum	None	\$6,000,000
Maximum purchase age	74	74
Termination age	None	None
Private room & board	100% URC ²	100% URC ²
Intensive care benefit	100% URC ²	100% URC ²
Inpatient surgery	100% URC ²	100% URC ²
Maternity (natural delivery) ¹	\$8,000 per pregnancy	\$4,000 per pregnancy
Maternity (medically required cesarean) ¹	\$12,000 per pregnancy	\$10,000 per pregnancy
Complications to mother ¹	\$500,000 per pregnancy	\$30,000 per pregnancy
Newborn coverage for congenital illness (first 6 months after covered pregnancy)	\$50,000 lifetime maximum	\$50,000 lifetime maximum
Congenital illness (after 6 months following covered pregnancy)	\$450,000 lifetime maximum	\$200,000 lifetime maximum
Home nursing	100% URC ²	\$300 per day (maximum 30 days)
Rehabilitation	100% URC ²	\$300 per day
Reconstructive surgery (medically necessary)	\$50,000 lifetime	\$20,000 lifetime
Outpatient surgery	100% URC ²	\$10,000
Prescription drugs prescribed following outpatient consultation	\$3,000	\$500
Physician or psychiatrist visit	100% URC ² / maximum 30 visits	\$80 per visit
X-rays, laboratory tests, endoscopy, electrocardiograms, CAT scan, MRI, PET scan	100% URC ²	\$3,000
Other Benefits		
Cancer treatment at one of the Administrators dedicated facilities	100% URC ²	100% URC ²
Repatriation of mortal remains	100% URC ²	100% URC ²
Emergency ground transportation	100% URC ²	100% URC ²
Emergency air transportation	100% URC ²	\$50,000 / 100% URC ²

¹ On the Emerald, Bahamian Gold, and Bahamian American Plans, the mother and father must be covered continuously on this policy for at least 10 months to be eligible for this benefit.

² Usual, Reasonable and Customary (URC): Means the maximum amount the Company will consider eligible for payment under a health Insurance plan. This amount is 200% of the United States Medicare rates from Miami, Florida.

This brochure is for illustration purpose only. Please refer to the policy schedule for a complete explanation of benefits. See policy for specific coverage details within Non-Super Special hospitals.

Benefits Summary

Benefit Summary	Bahamian American Plan	Silver Medical Plan
<i>Amounts shown are in BSD • Benefits shown reflect coverage within Super Special Hospital Network</i>		
Annual maximum	\$1,000,000	\$100,000 or \$500,000 with purchase of Excess Coverage Rider
Lifetime maximum	\$5,000,000	\$10,000,000
Maximum purchase age	74	85
Termination age	None	None
Private room & board	100% URC ²	100% URC ²
Intensive care benefit	100% URC ²	100% URC ²
Inpatient surgery	100% URC ² / maximum 100 days	\$60,000 maximum / 2 surgeries
Maternity (natural delivery)¹	\$5,000 per pregnancy	N/A
Maternity (medically required cesarean)¹	\$10,000 per pregnancy	N/A
Complications to mother¹	\$30,000 per pregnancy	N/A
Newborn coverage for congenital illness <i>(first 6 months after covered pregnancy)</i>	\$50,000 lifetime maximum	N/A
Congenital illness <i>(after 6 months following covered pregnancy)</i>	\$200,000 lifetime maximum	N/A
Home nursing	\$300 per day	\$70 per day
Rehabilitation	N/A	\$100 per visit
Reconstructive surgery (medically necessary)	\$20,000 lifetime	N/A
Outpatient surgery	100% URC ² / \$10,000 maximum	\$30,000 per surgery / 2 surgeries
Prescription drugs prescribed following outpatient consultation	\$500	\$60 per prescription / maximum \$240
Physician or psychiatrist visit	\$150 per visit	Physician only: \$80 per visit
X-rays, laboratory tests, endoscopy, electrocardiograms, CAT scan, MRI, PET scan	\$3,000 all inclusive	X-ray & lab tests \$100 per exam. Endoscopy & electrocardiogram \$500 per exam. CAT scan, MRI, PET scan \$400 per exam.
Other Benefits		
Cancer treatment at one of the Administrators dedicated facilities	100% URC ²	\$25,000
Reparatriation of mortal remains	100% URC ²	100% URC ²
Emergency ground transportation	100% URC ²	100% URC ²
Emergency air transportation	\$50,000 / 100% URC ²	\$10,000

¹ On the Emerald, Bahamian Gold, and Bahamian American Plans, the mother and father must be covered continuously on this policy for at least 10 months to be eligible for this benefit.

² Usual, Reasonable and Customary (URC): Means the maximum amount the Company will consider eligible for payment under a health Insurance plan. This amount is 200% of the United States Medicare rates from Miami, Florida.

Optional Coverage

Dental	
Deductible	\$50
Calendar year maximum	\$1,500 per person (\$750 first year)
Diagnostic & preventative expenses	80% (oral exams, cleanings every 6 months, x-rays, fluorides 1/12 months)
Basic & restorative expenses	80% (fillings, simple extractions [and orthodontia], Initial provision and installation of space maintainers)
Major restorative expenses (12 month waiting period applies)	50% (fixed bridgework, implants, dentures, root canals, inlays, crowns, and orthodontia) for teeth lost while covered or for replacement of existing non-serviceable dental work 5+ years old.
Prescription benefit	Up to \$100 per certificate year, no deductible applies
Vision	
Deductible	None
Calendar year maximum	\$400 per person (\$200 per person first year)
Covered vision expenses	Eye exams, frames and single vision lenses, bifocal vision lenses, trifocal vision lenses, lenticular vision lenses and contact lenses.

Maternity

This allows access of maternity benefits under the plan and is subject to the plan waiting period. When only mother is insured, can be added up to age 40.

Prescription Drug

An additional \$2,500 per insured can be added with this rider at new business only

Annually Renewable Life Rider

Add \$10,000 life coverage to your medical plan. Terminates at age 70.

Excess Coverage on Silver Medical Plan

Increases the annual sum insured from \$100,000 to \$250,000

30-Month Income Protection

Pays you a monthly income for 30 months if unable to perform the material duties of your occupation

Cash Protector Rider

The Cash Protector provides the security when you need it most! With a \$15,000 benefit, this Rider is a great addition to any plan. Benefits are payable, after the policy has been in effect for 180 days, on the occurrence of a first diagnosis of the insured with any of the following: internal cancer, heart attack, stroke, chronic kidney failure, or major organ transplant.

Silver Medical Plan Riders



Excess Coverage Rider

Customize this plan to match your needs. Increase your maximum coverage to \$500,000 per insured, and increase your lifetime maximum to \$10,000,000.



Outpatient Prescription Drug Rider

Increase your outpatient prescription benefit to \$2,500 per person per year. This benefit will cover brand name drugs in your country of residence and generic drugs in the U.S.



Cash Protector Rider

This rider pays a \$15,000 benefit, after the 180-day waiting period, on the occurrence of a first diagnosis of the insured with any of the following: internal cancer, heart attack, stroke, chronic kidney failure, or major organ transplant.



Cancer Treatment Rider

This rider will pay 100% up to policy annual limit for Radiation and Chemotherapy (outpatient and inpatient) within the cancer network and increases coverage to \$50,000 outside of the cancer network.

Term Life (Optional Cash Value/Return of Premium) & Disability Insurance

Life and disability products available! Please speak to your agent for details about these options, or contact our local office at (242) 326-6779; (242) 677-6945; (242) 677-6946.

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



Who is the Reinsurer?

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks. Around 80 syndicates are underwriting insurance at Lloyd's, covering all classes of business. Together they interact with thousands of brokers daily to create insurance solutions for businesses around the world. Lloyd's enjoys strong financial security supported by excellent ratings.



Who is the Insurer?

New Providence Life Insurance Company Limited (NPL), a Bahamas based insurer, provides cutting-edge health and life insurance products for the needs of every individual. When it comes to assembling life, health, dental & vision, disability and critical disease products for the Bahamian community, the NPL team breaks the mold. NPL combines fresh ideas with unparalleled customer service to provide individuals, families and seniors the coverage they deserve for a fraction of what it would cost elsewhere. New Providence Life Insurance Company Limited is a subsidiary of AmFirst Insurance Company domiciled in Oklahoma City, Oklahoma USA.



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