



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. Red carpet claims service both in The Bahamas and overseas.
2. We have a plan to suit every need; life, medical, disability, cancer, seniors, dental & vision, individual & small group.
3. No termination age once covered. Keep your plan as you transition into retirement or transfer between employers.
4. Seniors can apply for coverage up to age 85 with no termination age.
5. Unique Income Replacement and Term Life plans offer an optional Return of Premium feature.
6. No referral needed when traveling abroad.
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. Unique New World plan with simplified underwriting, affordable premiums, and online policy issuance.
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	Worldwide Medical Trust Plan	
	<i>Amounts shown are in BSD • Benefits shown reflect coverage within Super Special Hospital Network</i>		
Annual maximum	\$1,000,000	\$1,000,000	
Lifetime maximum	None	None	
Maximum purchase age	69	74	
Termination age	None	None	
Private room & board	100% URC ³	100% URC ³	
Intensive care benefit	100% URC ³	100% URC ³	
Inpatient surgery	100% URC ³	100% URC ³	
Assistant surgeon /Anesthesiologist	100% URC ³ in The Bahamas 20% URC ³ of surgeon fees	100% URC ³ in The Bahamas 20% URC ³ of surgeon fees	
Maternity (natural delivery)²	\$8,000 per pregnancy	\$7,000 per pregnancy	
Maternity (medically required cesarean)²	\$12,000 per pregnancy	\$11,000 per pregnancy	
Complications to mother²	\$500,000 per pregnancy	\$250,000 per pregnancy	
Newborn coverage for congenital illness <i>(first 6 months after covered pregnancy)</i>	\$50,000 maximum	\$50,000 maximum	
Congenital illness <i>(after 6 months following covered pregnancy)</i>	\$450,000 lifetime maximum	\$300,000 lifetime maximum	
Home nursing	100% URC ³	\$9,000 maximum / \$300 per day (maximum 30 days)	
Rehabilitation	100% URC ³	\$18,000 maximum / \$600 per visit (maximum 30 visits)	
Reconstructive surgery (medically necessary)	\$50,000 lifetime	\$20,000 lifetime	
Outpatient surgery	100% URC ³	100% URC ³	
Prescription drugs prescribed following outpatient consultation	\$2,500	\$700	
Physician or psychiatrist visit	100% URC ³ / maximum 30 visits	\$100 per visit / maximum 30 visits	
X-rays, laboratory tests, endoscopy, electrocardiograms	100% URC ³	X-ray \$500 per exam. Lab tests \$450 per exam. Endoscopy and electrocardiogram \$800 per exam.	
Other Benefits			
CAT scan, MRI, PET scan	100% URC ³	\$800 per exam	
Cancer treatment	100% URC ³	100% URC ³	
Reconstructive surgery (see policy for complete details)	\$550 per assured and \$550 for spouse after the 1st anniversary or the certificate (no deductible)	\$450 per assured and \$450 for spouse after the 1st anniversary or the certificate (no deductible)	
Reparatriation of mortal remains	100% URC ³	100% URC ³	
Emergency ground transportation	100% URC ³	100% URC ³	
Emergency air transportation	100% URC ³	100% URC ³	

¹ New World Plan: Immediate coverage for accident or contagious diseases. No benefits will be payable for any medical condition which manifests itself within 150 days after the effective date of the policy.

² On the New World Plan, the mother and father must be covered continuously on this policy for at least 12 months to be eligible for this benefit. On the Emerald, Worldwide Medical Trust, 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.

	<i>Bahamian American Plan</i>	<i>Silver Medical Plan</i>	<i>New World Plan¹</i>
	<i>Amounts shown are in BSD • Benefits shown reflect coverage within Super Special Hospital Network</i>		
	\$1,000,000	\$100,000 or \$250,000 with purchase of Excess Coverage Rider	\$1,000,000
	\$5,000,000	\$2,000,000	\$3,000,000
	74	85	69
	None	None	None
	100% URC ³	100% URC ³	100% URC ³
	100% URC ³	100% URC ³	100% URC ³
	100% URC ³	Maximum \$60,000 per certificate year	100% URC ³
	100% URC ³ in The Bahamas 20% URC ³ of surgeon fees	100% URC ³ in The Bahamas 20% URC ³ of surgeon fees	100% URC ³ in The Bahamas 20% URC ³ of surgeon fees
	\$4,000 per pregnancy	N/A	100% URC ³ in The Bahamas \$4,000 outside of The Bahamas
	\$10,000 per pregnancy	N/A	100% URC ³ in The Bahamas \$6,000 outside of The Bahamas per pregnancy
	\$30,000 per pregnancy	N/A	\$20,000 per pregnancy
	\$50,000 maximum	N/A	\$30,000 maximum
	\$200,000 lifetime maximum	N/A	\$100,000 lifetime maximum
	\$9,000 maximum/\$300 per day (maximum 30 days)	\$1,050 maximum/\$70 per day (maximum 15 days)	\$9,000 maximum/\$300 per day (maximum 30 days)
	N/A	\$2,000 maximum/\$100 per visit (maximum 20 visits)	\$12,000 maximum/\$400 per visit (maximum 30 visits)
	\$20,000 lifetime	N/A	\$10,000 lifetime
	100% URC ³ if pre-approved and within dedicated OP Surgery Center/\$10,000 maximum	\$5,000 per insured/\$10,000 maximum per policy year	100% URC ³
	\$500	\$30 per prescription/maximum \$240	\$500
	\$80 per visit/maximum 30 visits	Physician only: \$50 per visit	\$80 per visit/maximum 30 visits
	X-ray \$250 per exam. Lab tests \$200 per exam. Endoscopy and electrocardiogram \$600 per exam.	X-ray and lab tests \$100 per exam. Endoscopy \$300 per exam and electrocardiogram.	\$700 per exam
	\$600 per exam	\$400 per exam	\$700 per exam
	100% URC ³	\$400 per day, maximum \$10,000 per certificate year	100% URC ³
	\$150 per assured and \$150 for spouse after the 1st anniversary or the certificate (no deductible)	\$100 per assured and \$100 for spouse after the 1st anniversary or the certificate (no deductible)	\$150 per assured and \$150 for spouse after the 1st anniversary or the certificate (no deductible)
	100% URC ³	100% URC ³	100% URC ³
	100% URC ³	100% URC ³	100% URC ³
	\$50,000	\$10,000	100% URC ³

³ Usual, Reasonable and Customary (URC): The maximum amount the company will consider eligible for payment under a health insurance plan.

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.

Optional Coverage

Dental	
Deductible	\$50
Calendar year maximum	\$1,500 per person
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	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
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, \$25,000, or \$50,000 life coverage to your medical plan
Critical Illness
Critical Illness coverage protects your income if you lose your ability to work due to a covered critical illness. This benefit pays you a monthly income from \$1,000 to \$10,000 per month for up to 3 years. (See separate brochure)
Excess Coverage on Silver Medical Plan
Increases the annual sum insured from \$100,000 to \$250,000
5 Year Income Replacement
Pays you a monthly income for 5 years if unable to perform the material duties of your occupation

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, Jackson, 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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