



INTERNATIONAL

A division of Morgan White Group

THE **BAHAMIAN GOLD** PLAN



A Golden Opportunity to protect your family!



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

THE **BAHAMIAN GOLD** PLAN

10 Outstanding Points of the Bahamian Gold Plan:

1. \$5 Million dollar lifetime maximum per insured
2. Issuance up to age 74
3. Declared pre-existing conditions covered after 24 months. Annual max of \$7,500 and lifetime max of \$75,000
4. Six copay visits annually. \$30 copay for a general practitioner and \$50 copay for a the specialist.
5. No increase in premium due to increase in age
6. Access to the best doctors and hospitals in the world
7. Top notch Claims Concierge Service that delivers quality assistance when you need it
8. Automatic coverage for newborns for the first 45 days after birth, if born under a covered maternity
9. Deductible selection ranging from \$250 to \$10,000 (One deductible per person, maximum two per family)
10. Direct payment for approved pre-certification

What are 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 reduction 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 (maximum 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 experience additional benefits such as:

- Deductible reduction up to \$1,000
- Coinsurance is waived
- Airfare reimbursement up to a maximum of \$500

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.

Please refer to your medical identification card for details.

Coverage Summary

Maximum coverage per assured, per certificate year \$1,000,000
Reduces to \$250,000 per assured per certificate year when assured reaches age 70

Hospitalization		<i>Amounts shown are BSD</i>
Cost of room and board (maximum 180 days per certificate year) <i>No daily limit in Super Special Hospital network.</i>		\$700 per day
Intensive care (maximum 100 days per certificate year) <i>No daily limit in Super Special Hospital network.</i>		\$1,500 per day
Room and board for parent accompanying a hospitalized minor		\$250 per day
Surgery, anesthesiologist fees		100% URC*
Laboratory, x-rays, medications		100% URC*
Radiation, dialysis, chemotherapy		100% URC*
Medication or supplies prescribed by physician or specialist and administered while the insured is registered as an inpatient in a hospital		100% URC*
Organ transplants, lifetime per insured		\$300,000
Maternity Benefits		
<i>(Mother and father must be covered continuously on this policy for at least 10 months to be eligible for this benefit)</i>		
Normal delivery and elective caesarean, per pregnancy		\$4,000
Medically necessary caesarean		\$10,000
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>		\$30,000
Outpatient Benefits		
Outpatient surgery (<i>covered at 100% if treated within dedicated outpatient surgery center</i>)		\$10,000
Prescription drugs		\$500
Physician/Specialist visit (maximum of 30 visits per certificate year)		\$80 per visit
Preventative Care Benefit <i>This benefit is available after the first anniversary of the policy. No deductible.</i>		\$250 per insured
X-rays (per insured)		\$250 per exam
Laboratory tests (per insured)		\$200 per exam
CAT scan, MRI, echocardiogram (per insured)		\$600 per exam
Medically necessary reconstructive surgery (per insured)		\$20,000 lifetime
Other Benefits		
Repatriation of mortal remains		100% URC*
Emergency ground transportation		100% URC*
Emergency air transportation (per insured) <i>Please refer to the policy for specifics of this benefit.</i>		\$50,000 per year
Medical prescriptions prescribed after hospitalization or outpatient surgery (covered for a period of 6 months)		100% URC*
Emergency room treatment caused by accident or sickness		\$6,000
Emergency dental treatment due to accident (within 72 hours after the accident)		\$6,000

For detailed information about coverage, please refer to the schedule of benefits.

** indicates Usual, Reasonable, and Customary charges*



Optional Dental, Vision, and AD&D Rider

Dental

Amounts shown are BSD

Deductible	\$50
Calendar year maximum	\$1,500 per person
Diagnostic & preventative expenses	80% (cleanings (1) every 6 months, x-rays, fluoride application (1) every 12 month period)
Basic & restorative expenses	80% (fluoride application (1) every 12 month period)
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

Amounts shown are BSD

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

AD&D

Amounts shown are BSD

Classification	Amount
Accidental death	\$10,000 once per policy lifetime
Dismemberment	\$5,000 once per policy lifetime

Disclaimer: Only available with purchase of an individual medical plan administered by MWG International. Coverage within the first year is reduced by 50%, if no previous policy was in force prior to enrollment into this plan.

Life & Disability Insurance

Life and disability products available. Please contact your agent for more details or call NPL at (242) 326-6779, (242) 677-6945, or (242) 677-6946.

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.



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, disability, medical, savings, and investment product areas. 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.



Reinsured by Certain Underwriters at Lloyd's and other insurers

CLAIMS CONCIERGE & SECOND MEDICAL OPINION SERVICE



Every year, thousands of people travel to Florida for specialized medical care that is often not available in their home country. Traveling internationally for medical treatment can be a daunting task and it is important for the patient to focus on fighting the illness. Avoid the added stress of navigating through the U.S. medical system by utilizing the MWG International **Claims Concierge Service**, now available to all policy holders. The MWG International Claims Concierge Service offers an inclusive service just like that of a concierge at a fine hotel. We will facilitate and coordinate your visit to South Florida for your medical needs. By matching the right doctors and specialists for your treatments, scheduling doctors' appointments, and picking you up upon arrival at the airport, the MWG International Claims Concierge Service makes a difficult time significantly less stressful.

Our new **Second Opinion Service** provides access to cancer specialists in the USA who can offer a second look at cancer cases diagnosed locally, either by second look at medical reports or a visit to their office. This service, provided at no additional cost, aims to ensure the best course of treatment when diagnosed with cancer.



NEW PROVIDENCE
LIFE INSURANCE COMPANY LIMITED

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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