



INTERNATIONAL

A division of Morgan White Group

THE EMERALD 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 EMERALD PLAN

Outstanding Points of the Emerald Plan:

1. Insured by AmFirst Life Insurance Company I.I.
2. Reinsured by Certain Underwriters at Lloyd's and other insurers
3. Access to the best doctors and hospitals in the world
4. Reduction of deductible at Super Special and Extra Bonus Hospitals
5. Deductibles ranging from \$250 to \$50,000 (One deductible per person, maximum two per family)
6. Issuance up to age 74
7. No increase in premium due to change in age
8. The precertification letter sent to the hospital, is a guarantee of payment. No other international insurer makes this type of guarantee. As soon as the letter is issued, the amount payable is guaranteed, even if, at a later date, it is revealed the claim was for a pre-existing condition.
9. Concierge Services available at no additional cost
10. Within Extra Bonus or Super Special Hospitals, receive discounts of up to 50% for treatment of declared and excluded pre-existing 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:

- Reduction of deductible 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 for a period of 4 days
- Rental car reimbursement up to \$50 per day for a period 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
- \$500 for airline ticket

For the most current list of network hospitals please refer to www.morganwhiteintl.com

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. \$5,000,000
Reduces to \$2,500,000 per certificate year when insured reaches age 70

Hospitalization	
Cost of room and board (maximum 250 days per certificate year) in Super Special Hospitals	100% URC*
Intensive care (maximum 180 days per certificate year) in Super Special Hospitals	\$3,000 per day
Surgery	100% URC*
Laboratory, X-rays, medications, diagnostic services	100% URC*
Live donor	\$35,000
Organ transplant lifetime	\$1,000,000
Coverage for life donor	\$35,000 all inclusive
Maternity Benefits	
Normal delivery and elective caesarean (per pregnancy)	\$8,000
Medically necessary caesarean	\$12,000
Delivery due to pregnancy by artificial insemination	\$7,000
Medical complications related to the mother only during pregnancy, labor and delivery <i>No deductible will apply to maternity benefit on certificates with deductibles up to \$1,000</i>	\$500,000
Outpatient Benefits	
Emergency dental treatment due to accident (within 72 hours after the accident)	100% URC*
Medically necessary reconstructive surgery	\$50,000
Outpatient surgery	100% URC*
Cost of emergency room treatment due to accident or sickness	100% URC*
Prescription drugs prescribed following outpatient consultation (per insured)	\$3,000
Physician or psychiatrist visit (maximum of 30 days per certificate year)	100%
X-rays, laboratory tests, endoscopy, electrocardiogram	100%
Other Benefits	
CAT scan, MRI, PET scan	100%
Annual checkup for primary insured and spouse <i>This benefit is available after the first anniversary of the policy.</i>	\$400 per exam
PSA and mammograms for primary insured and spouse <i>This benefit is available after the first anniversary of the policy. No deductible</i>	\$150 per insured
All types of therapy as follows (maximum 60 days per certificate year)	100%
Physiotherapists, chiropractors, osteopathy, acupuncture, homeopathic prescription for consultation with a registered dietician (maximum of 4 visits per certificate year)	100%
Repatriation of mortal remains	100%
Accidental loss of use. <i>Benefit applies only to the primary insured and spouse</i>	\$4,000 monthly
HIV / AIDS	\$150,000 lifetime
Emergency air and ground transportation <i>Please refer to the policy for specifics of this benefit.</i>	100%

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

**Usual, Reasonable and Customary (URC): The maximum amount the Company will consider eligible for payment under a health insurance plan. This amount is based on a periodic review of the prevailing charges for the same or similar service in a specific region or geographical area.*

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



AmFirst Life
INSURANCE COMPANY I.I.

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.



*If you want a health insurance plan which pays claims promptly, as per the benefits offered, **The Emerald Plan** is the international policy you need and deserve.*

5 million dollars annual maximum per person,
per year, up to age 69.

At age 70, the annual maximum per person reduces to \$2,250,000.
Optional rider available to increase annual limit to \$2,750,000 for a
minimal cost of \$500 per person per year.
No lifetime limit.



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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