



INTERNATIONAL

A division of Morgan White Group

THE **SILVER MEDICAL** PLAN



AmFirst Life

INSURANCE COMPANY I.I.

THE SILVER MEDICAL PLAN

The Silver Medical Plan is a unique international health product offering a wide range of benefits for persons between the ages of 50 and 85. This plan offers peace of mind by covering all of your essential healthcare needs at accessible pricing.

Unique benefits of the Silver Medical Plan:

1. Designed for people between the ages of 50 and 85
2. Worldwide coverage
3. Lifetime maximum coverage of \$10,000,000
4. \$200,000 annual coverage per insured or \$500,000 annual coverage by purchasing the Excess Coverage Rider
5. Deductible selection range from \$1,000 to \$10,000
6. Deductible is reduced up to \$1,000 in Super Special Hospitals
7. Premium increases are not based on age
8. Concierge services available at no additional cost

Access to the best hospital networks

If you're hospitalized for 48 hours or longer at any of our Extra Bonus Hospitals, you'll be eligible for:

- 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, maximum 4 days
- Rental car reimbursement up to \$50 per day for a period of 5 days

If treated at any of our Super Special Hospitals, you'll be eligible for the following benefits:

- Reduction of deductible up to \$1,000
- Coinsurance is waived
- Airfare reimbursement up to a maximum of \$500 if treatment is received in USA

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 MWG International are highly qualified to handle any situation 24 hours a day.

Please call +1 (305) 442-0899 • Toll free in the USA +1 (800) 995-5335

Coverage Summary

Maximum coverage per insured (Lifetime) \$10,000,000
Annual coverage per insured \$200,000 or \$500,000 with the Excess Coverage Rider

Hospitalization (Super Special Hospitals/Country of Residence)	
Room & board	100% URC*
Intensive care	100% URC*
Laboratory, X-rays, medications, diagnostic services	\$900 per day
Surgery	\$60,000
Outpatient Benefits	
Surgery	\$60,000 per year
Diagnostic Procedures: CAT Scans, MRI, Pet Scans, etc.	\$450 per exam
Physician	\$80 per visit
Prescription drugs	\$60 per RX/\$240 per insured, per policy year
Preventative Care Benefit	\$200 per policy year, no deductible
Other Additional Benefits	
Radiation and Chemotherapy (at one of the Administrator's dedicated facilities)	\$25,000 or up to 100% URC* with the Cancer Treatment Rider
Emergency ground transportation	100% URC*
Emergency air transportation	\$10,000
Repatriation of mortal remains	100% URC*
Hospice Terminal Care Coverage	\$75 per day

**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. All figures are in US dollars. This brochure is for illustration purpose only. Please refer to the policy schedule for a complete explanation of benefits.*

Optional Coverage Riders



Excess Coverage Rider

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



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.

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 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, Ridgeland, 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. AM 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 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 Ridgeland, 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.





Reinsured by
certain underwriters at Lloyd's
and other insurers.

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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