



INTERNATIONAL

A division of Morgan White Group

THE EMERALD PLAN



Underwritten by
Certain Underwriters at Lloyd's



LLOYD'S

Coverholder

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10 Outstanding Points of the Emerald Plan:

1. Underwritten by Certain Underwriters at Lloyd's, an insurance entity with more than 325 years of experience
2. Issuance up to age 74
3. No increase in premium due to increase in age
4. Access to the best doctors and hospitals in the world
5. No cost for children under age 11
6. Concierge Services available at no additional cost
7. Deductible selection ranges from \$250 to \$50,000 (One deductible per person, maximum two per family)
8. No termination age once covered
9. Deductible is reduced up to \$1,000 in Super Special Hospitals
10. Coverage available for applicants with pre-existing medical conditions

What are the Extra Bonus Hospitals?

Although the Emerald Plan allows access to thousands of hospitals in the USA, perhaps one of the greatest advantages of plan membership is the extra benefits you receive with our Extra Bonus and Super Special Hospitals. 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 (maximum of 5 days)

Super Special Hospital benefits include:

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

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.

Monday-Thursday 9am-5pm EST & Friday 9am-2pm EST, please call +1(876)INSURED (467-8733).
After hours, please call (305) 442-0899.

Coverage Summary

Maximum coverage per assured, per certificate year \$8,000,000

Hospitalization (Super Special Hospitals)	
Cost of room and board	100% URC ¹
Intensive Care	100% URC ¹
Room and board for parent accompanying a hospitalized minor	\$350 per day
Surgery	100% URC ¹
Laboratory, X-rays, medications	100% URC ¹
Radiation or chemotherapy rendered at one of administrators dedicated facilities	100% URC ¹
Maternity Benefits²	
Normal delivery and elective caesarean section per pregnancy	\$10,000
Medically necessary caesarean per pregnancy	\$15,000
Medical complications related to the mother only during pregnancy, labor and delivery	\$1,000,000
Outpatient Benefits (Super Special Hospitals)	
Outpatient surgery	100% URC ¹
Cost of emergency room treatment due to accident or sickness	100% URC ¹
Emergency dental treatment due to accident (no later than 30 days after the accident)	100% URC ¹
Medically necessary reconstructive surgery lifetime per assured	\$100,000
Prescription drugs prescribed following hospitalization or outpatient surgery (for up to 6 months)	100% URC ¹
Prescription drugs prescribed following outpatient consultation (per assured)	\$10,000
Physician or psychiatrist visit (maximum of 60 days per certificate year)	100% URC ¹
Diagnostic Tests: CAT Scans, MRI Scans, X-Rays, Laboratory Tests, Endoscopy, Electrocardiogram, PET Scan, etc.	100% URC ¹
Annual checkup for main assured and spouse <i>This benefit is available after the first anniversary of the policy.</i>	\$600 per exam
PSA and mammograms for main assured and spouse <i>This benefit is available after the first anniversary of the policy. No deductible.</i>	\$600 per assured
Other Benefits	
Physical therapy and rehabilitation services (maximum 60 visits per certificate year)	100% URC ¹
Organ transplant	\$1,000,000 lifetime maximum per assured
Repatriation of mortal remains	100% URC ¹
Prescribed consultation with a registered dietician (maximum 4 visits per certificate year)	100% URC ¹
HIV / AIDS	\$150,000 lifetime
Emergency air and ground transportation <i>Please refer to the policy for specifics of this benefit.</i>	100% URC ¹

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

¹ 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.

² Maternity coverage only for policies with the deductible of USD \$5,000 or under. The mother and father must be covered continuously on the policy for at least 10 months to be eligible for this benefit. No deductible will apply to maternity benefits on certificates with deductibles up to \$1,000.

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 US medical system by utilizing the **MWG International Claims Concierge Service**, now available to all policyholders.

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 **Second Opinion Service** provides access to cancer specialists in the USA who can offer a second look at cancer cases diagnosed locally, either by a 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.

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,



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ity, medical and savings 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 Underwriter?

Lloyd's is the world's leading insurance and reinsurance marketplace. With expertise earned over centuries, Lloyd's offers the efficiencies of shared resources in a marketplace that covers risks from more than 200 territories, in any industry, at any scale. Lloyd's

promises a trusted partnership – helping people, businesses and communities to recover in times of need and build resilience for the future. Three centuries later, the Lloyd's market continues that proud tradition – sharing risk and inspiring courage.

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This is not a legal contract. The Certificate contains Limitations and Exclusions.
The Policy will prevail in the event of any discrepancy between this Brochure and the Policy.
To obtain a more detailed explanation, consult your agent or contact:

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