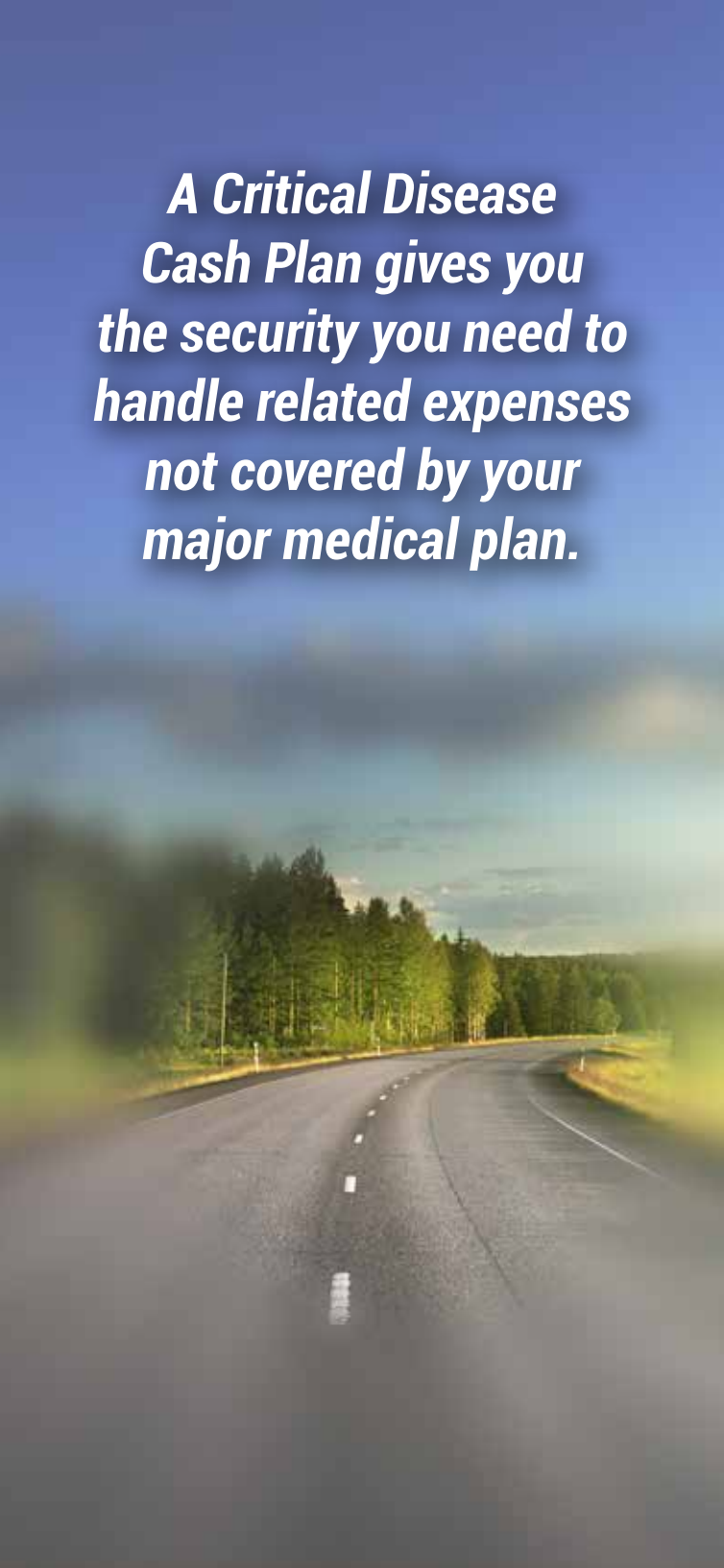


CRITICAL DISEASE **CASH PLAN**

Allowing you to

F  **OCUS**

*on what matters most
if you are diagnosed.*



***A Critical Disease
Cash Plan gives you
the security you need to
handle related expenses
not covered by your
major medical plan.***

Why was the Critical Disease Cash Plan developed?

No matter what precautions you take, a critical disease can still affect you. The emotional, physical and financial tolls of any disease are devastating. To make matters worse, many medical expenses are not covered by regular health insurance.

How does the Critical Disease Cash Plan work?

After the initial 90-day waiting period, if you receive a diagnosis of a covered critical disease, we pay \$10,000, \$25,000, or \$50,000 directly to you based on the benefit you select. You may use this cash for items not covered by regular medical plans such as travel expenses associated with treatment, co-insurance and deductibles, and living expenses. **The policy is available to those who are less than 75 years old.**

While there may be no defense against critical diseases, there is one against the medical costs associated with it. A Critical Disease Cash Plan gives you the security you need to handle related expenses not covered by your major medical plan.



**Underwritten by
New Providence Life Insurance Company, Ltd.**

New Providence Life provides cutting-edge products for every individual need. 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 heart therefore, individuals, families and seniors can now obtain the coverage they deserve for a fraction of what it would cost elsewhere.



**Administered by MWG International
A division of Morgan White Group**

MWG International, located in Miami, FL, a division of Morgan White Group and Coverholder at Lloyd's, is the group's Third Party Administrator for 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 health insurance arena. MWG International continues to meet the ever-growing challenges and demands for quality and cost-effective major medical health insurance in the Latin America and Caribbean markets. By providing innovative products, our clients receive quality benefits, competitive prices, stable reinsurance, and unparalleled service.



**Contact at:
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1-242-677-6946
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Covered Critical Diseases include:

- ALS (Lou Gehrig's disease)
- Cerebral Palsy
- Cystic Fibrosis
- Internal Cancer
- Malignant Melanoma
- Multiple Sclerosis
- Muscular Dystrophy
- Leukemia
- Reye's syndrome
- Polio

Optional Cash Value Rider

Should you decide to surrender your policy after ten years, our Cash Value Rider allows you to receive up to 40% of your premium back. If you keep this policy in place for 25 years, you will receive all of your money back either from the policy or the Cash Value Rider.

UNDERWRITTEN BY



ADMINISTERED BY



See back panel for more information on these companies. See policy for exclusions and limitations.

Critical Disease Cash Plan Features at a Glance

- We pay \$10,000, \$25,000, or \$50,000 directly to you when you are first diagnosed with a covered critical disease
- Cash payment may be used for items not covered by regular medical plans
- Available to those less than 75 years old
- Maintain this policy for 10 years and receive 40% of your premium back (upon policy surrender) with our Cash Value Rider
- Maintain this policy for 25 years and receive all of your money back (upon policy surrender) either from the policy or Cash Value Rider