

TABLE OF BENEFITS

ANNUAL RENEWABLE	B/. 2,000,000.00
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INPATIENT EXPENSES

Daily Room and Board – Private Room in Panama and Central America	Panama and Central America Not subject to deductible
Semi Private Room – Other Countries	
Intensive Care Unit	Other Countries 90% after deductible
Miscellaneous Hospital Charges	
Exams greater than B/.200.00 - Preauthorization required	
Surgeon Fees	
Assistant Surgeon – Preauthorization required	
Inpatient Visits <ul style="list-style-type: none"> Main Physician Visits - 1 visit a day. Additional visits requires preauthorization Specialist Visits – Preauthorization required 	

OUTPATIENT EXPENSES

Doctors' Office Visits	90% after deductible
X Rays and Laboratory Tests	90% after deductible
Special Exams – Preauthorization required	90% after deductible
Prescription Drugs	90% after deductible
Physical Therapy and Rehabilitation Maximum per policy year In exceso of the annual limit, preauthorization required	90% after deductible 20 sessions
Acupuncture Maximum per policy year Maximum lifetime	90% after deductible 5 sessions 20 sessions
Chiropractic Care Maximum per policy year	90% after deductible 20 sessions
Chemotherapy, Radiation Therapy, Hemodialysis Preauthorization required	90% after deductible
Durable Medical Equipment	90% after deductible B/.7,500.00 Maximum Lifetime
Exo-Prosthesis or Orthoses: Arms, hands, legs or feet artificial. Preauthorization	100% B/.25,000.00 per policy year B/.100,000.00 Maximum Lifetime

EMERGENCY ROOM

Accident	100% per event, no limit
Detailed Illness	100% per event, no limit

AMBULATORY SURGERY – Preauthorization required

Surgeon Fees	90% Not subject to deductible
Miscellaneous Hospital Charges	90% Not subject to deductible

MATERNITY (Applies to principal insured and spouse. Single or married women).

In Hospital: Suite Room Included	90% Not subject to deductible
Outpatient Expenses	90% After deductible
Waiting Period	Twelve months from the effective date of insured, to cover costs
Maximum per event <ul style="list-style-type: none"> Panama Other countries 	<ul style="list-style-type: none"> No limit B/. 10,000.00
Pre Natal Visits	Maximum eight (8). Without complications
Ultrasounds	Maximum three (3). Without complications



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Stem Cells Storage	50% After deductible B/.1,500.00 per event
NEW BORN PREMATURE – Children born under the policy	100% B/.50,000.00 per event
NEONATAL CONGENITAL, HEREDITARY OR ACQUIRED DISEASE	
Children born under the policy	B/.100,000.00 Lifetime maximum 100% per child
ACQUIRED IMMUNE DEFICIENCY SYNDROME (AIDS)	
Maximum per policy year	100% up to B/. 10,000.00
Lifetime Maximum	100% up to B/. 50,000.00
NERVOUS AND MENTAL DISORDERS (PSYCHIATRIC)	
Psychiatric Treatment	90% after deductible B/.5,000.00 Per policy year B/.50,000.00 Lifetime Maximum
ANNUAL DENTAL COVERAGE	
Usual and Reasonable charges (URA). Not applicable for treatment and / or control procedures, maintenance or aesthetic.	90% after deductible B/.5,000.00 per policy year
ORGAN TRANSPLANT	
Covers surgical procedures for organ transplants or tissues in the body of an Insured arising from a deceased donor or alive. Included donor expenses.	100% B/.750,000.00 per policy year B/.1,000,000 Maximum Lifetime
PREVENTIVE CARE MEDICINE	
Healthy Child Control <ul style="list-style-type: none"> • Routine Consultation • Vaccines BCG (Tuberculosis), DPT (Diphtheria, Pertussis, Tetanus), MMR or SPR (Mézales, rubella, mumps), Poly (Poliomyelitis), Hepatitis A, Hepatitis B, Hibtitier (Meningitis), Varicella, Pentavalent Vaccine (Diphtheria, Tetanus, Pertussis, Haemophilus Type B and Hepatitis B), Rotavirus and Pneumococcus 	50% Based upon the usual, customary and reasonable (UCR) charges. Not subject to deductible
Women <ul style="list-style-type: none"> ▪ Annual Control Examination after the age 45 (Blood count, blood glucose, lipid profile, urinalysis, chest X-ray, physical exam EKG) ▪ Annual Control and PAP Smear Test ▪ Annual Mammography after the age 40 	B/.150.00 per year 50% Based upon the usual, customary and reasonable (UCR) charges. Not subject to deductible 50% Based upon the usual, customary and reasonable (UCR) charges. Not subject to deductible.
Men <ul style="list-style-type: none"> ▪ Annual Control Examination after the age 45 (Blood count, blood glucose, lipid profile, urinalysis, chest X-ray, physical exam EKG) ▪ PSA test after the age 40 	B/.150.00 per year 50% Based upon the usual, customary and reasonable (UCR) charges. Not subject to deductible 50% Based upon the usual, customary and reasonable (UCR) charges. Not subject to deductible



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NURSING CARE

Preauthorization required	90% after deductible
100% Maximum 30 sessions, 8 hours each session	

AMBULANCE

Ground or Air Ambulante	90% after deductible, no limit 100% Affiliation included in Panama
Private Ambulance for emergencies	

AERIAL PASSAGE

Only in case of medical necessity. Preauthorization required	Roundtrip Economic Class
Insured and a companion	

LODGING OF A COMPANION

Only in case of medical necessity. Preauthorization required	B/.120.00 per day Maximum 90 days
Apply for insured hospital days	

REPATRIATION OF REMAINS

If and insured dies outside the Republic of Panama	100% B/.10,000.00
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EXEMPTION FOR PAYMENT OF PREMIUMS

For insured dependents in case of death of the policyholder, by condition covered by the policy	100% of the Premium for a period of twelve months
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LIFE INSURANCE

Principal insured only	100% B/.50,000.00
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DAILY INCOME DUE TO HOSPITALIZATION

Principal insured only		
• From the second day of hospitalization		
• Maximum per day		B/.100.00
• Maximum lifetime		B/.10,000.00

COVERAGE OUTSIDE PANAMA:

- Subject to preauthorization and approval of the insurance company
- Elective and scheduled cases are subject to the medical condition of the insured with the exception of Premium Endorsed policies
- Required to use providers of the Blue Cross and Blue Shield Network

Deductibles:

- Panamá, Colombia and Central America: Applies for all medical expenses incurred and covered within the territory of the Republic of Panama, Colombia and any country of Central America, whether due to Medical Emergency for accident or illness, or for Elective and Scheduled cases
- Other Countries: Applies for all medical expenses incurred and covered in any country in the world with the exception of Panama, Colombia and Central America, as detailed below
 - Medical Emergency due to Accident and Illness: A deductible equal to the deductible of Panama, Colombia and Central America is applied, as established in the policy
 - Elective or Scheduled Treatments: A deductible equivalent to twice the deductible of Panama, Colombia and Central America is applied, as established in the policy, with a minimum of B/.5,000.00. Exception for deductibles of B/.10,000.00 and B/.20,000.00, which apply an equal deductible, without duplicating.
 - The accumulated deductible in Panama, Colombia and Central America does not apply to complete the deductible corresponding to other countries



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Benefits: The conditions and limits of this table of benefits apply, as detailed:

<ul style="list-style-type: none"> • Pre-authorization and approval of the insurance company with BCBS Network Providers • No pre-authorization or approval of the insurance company • Pre-authorization and approval of the insurance company with providers outside of BCBS Network • Pre-authorization and lack of approval of the insurance company, according to medical condition – Elective or programmed cases 	<ul style="list-style-type: none"> • Subject to deductible and benefits according Table of Benefits. • Subject to deductible and benefits reimbursed at 50% • Subject to deductible and benefits reimbursed at 60% • Subject to Panama and Central America deductible. Benefits reimbursed at 50% of the usual and reasonable charges in Panama.
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MAXIMUM PARTICIPATION (STOP LOSS)

Maximum per policy year limit, in respect of coinsurance, of all expenses covered under the policy.

Excess will be pay at 100%

<p>Not applicable for: Lack of preauthorization or approval of the insurance company, usage of providers outside BCBS network in required cases, or any other indicated in the policy.</p>	<p>Panama B/.4,000.00 Outside of Panama B/.8,000 (Accumulate with Panama)</p>
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Note: This information is intended as a brief summary of benefits. For additional information about exclusions, limitations, and terms, please refer to your Policy Contract in Spanish



Underwritten and subscribed by Cia. Internacional de Seguros, S.A., Independent Licensee of Blue Cross and Blue Shield Association, authorized to operate as Blue Cross and Shield of Panamá.

Regulated and supervised by the Superintendence of Insurance and Reinsurance of Panama.