

MAJI

THE
MEDIC-CARE PLUS
INDIVIDUAL PLAN



Insured by Certain Underwriters at
Lloyd's, London,
through the WORLDWIDE MEDICAL TRUST



LLOYD'S

THE MEDIC-CARE PLUS PLAN

10 Outstanding Points of the Medic-Care Plus Plan:

1. 100% Insured by Certain Underwriters at Lloyd's, London
2. All children under the age of 11 are free of charge
3. Accidental Loss of Use coverage of \$1,000 monthly for Main Insured and spouse at no additional cost
4. Lifetime Maximum cover of \$2,000,000. At age 70, lifetime limit reduces to \$500,000
5. Deductible selection ranging from \$500 up to \$5,000
6. Deductible is reduced and co-insurance is eliminated in Super Special hospitals
7. Only one annual deductible per family
8. Coverage arranged for persons with pre-existing medical conditions
9. No increase in premium due to change in age bracket
10. Issuance up to 69 years of age and guaranteed renewal

What are the Super Special Hospitals?

Perhaps one of the greatest advantages of the Medic-Care Plus Plan is the benefit of Extra Bonus and Super Special Hospitals. If you are admitted to one of our Extra Bonus Hospitals located in Florida for 48 hours or more the following benefits are available:

- Reduction of deductible up to \$5,000
- Co-insurance is waived
- Airfare reimbursement up to a maximum of \$800
- Hotel accommodation reimbursement up to \$150 per day (maximum of 4 days)
- Rental car reimbursement up to \$50 per day (maximum of 5 days)

Should you choose to seek treatment in one of our Super Special Hospitals you will also experience additional benefits such as:

- Reduction of deductible up to \$1,000
- Co-insurance is waived
- Airfare reimbursement up to a maximum of \$500

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 Morgan White Administrators International are highly qualified to handle any situation 24 hours a day.

During M-F 8:30am-5pm USA EST please call (305) 442-0899

After hours please contact (305) 476-0022

Toll free in the USA 1(800) 995-5335

100% coverage for Emergency Ground Transportation

Coverage related to maternity and labor complications

Organ transplant available for additional cost

No co-insurance in your country of residence

Automatic coverage for newborns (under a covered maternity), including congenital defects

100% coverage for Radiation and Chemotherapy at our Excellent Medical Centers in the United States, Caribbean and Latin America

Medically necessary reconstructive surgery \$10,000 lifetime per insured

100% coverage for repatriation of mortal remains for an insured covered under the policy

Cost of Intensive Care \$2,500 per day (maximum of 30 days per year). *No daily limit in Super Special Hospitals*

Worldwide air ambulance coverage up to \$25,000 per person

Maternity coverage: \$2,000 per normal delivery and elective cesarean

Outpatient expenses post hospitalization up to \$2,500 per person, per policy year. Without previous hospitalization coverage up to \$1,500 per policy

Private room and board \$400 per day (maximum of 150 days). *No daily limit in Super Special Hospitals*

Up \$800 reimbursable for airline tickets if treated at one of our Extra Bonus Hospitals in South Florida

We offer our clients discounts up to 50% in Super Special hospitals and clinics for pre-existing conditions excluded in the policy

Payments for medical prescriptions for 6 months post hospitalization

Outpatient surgery \$5,000 per policy



Who is the Administrator?

Located in Miami, Florida, MWAll is part of the Morgan-White Group serving as principal administrator of health insurance claims for Latin America and the Caribbean. MWAll is recognized nationally and internationally as one of the most efficient and reliable claims managers in the international health insurance business. With highly qualified doctors as part of the team claims are processed quickly. An extensive network of hospitals and clinics providing first class medical services



in Latin America, the Caribbean and the U.S.A. allows customers to seek exceptional medical care worldwide. MWAll continues to face the ever growing challenges in the international health insurance market and meet the demands for quality and cost effective health insurance in Latin America and the Caribbean with innovative products that offer quality benefits, competitive prices, stable insurance, and incomparable service for our customers.

Who is the Insurer?

Lloyd's is the worlds best known, but probably least understood insurance brand. This is because Lloyd's is not an insurance company but a society of members, both corporate and individual, who underwrite in syndicates on whose behalf professional underwriters accept risk. The risks posed to insurers arise from brokers and intermediaries worldwide. Together, the underwriting syndicates at Lloyd's are one of the largest commercial insurers in the world and a leading re-insurer. The market struc-



ture encourages innovation, speed and better value, making it attractive to policyholders and participants alike. Lloyd's covers the most complex and specialized risks in the world, from oilrigs to celebrity body parts, from major airlines to the world's biggest banks and sporting events. Insurance is determined by its members, who provide the financial support which acts as collateral to ensure that the policyholder's claims are paid promptly.



A complete policy with a lifetime maximum of two million dollars.



This is not a legal contract. The Certificate contains Limitations and Exclusions.
To obtain a more detailed explanation, consult your agent or contact:

Morgan White Administrators International, Inc.
3191 Coral Way, 7th Floor
Miami, FL 33145
P (305) 442-0899
F (305) 442-0961
www.morganwhite.com