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THE  
**CARIBBEAN AMERICAN**  
PLAN



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



**LLOYD'S**

# THE CARIBBEAN AMERICAN PLAN

## *10 Outstanding Points of the Caribbean American Plan:*

1. Insured 100% by Certain Underwriters at Lloyd's, an insurance entity with more than 300 years of experience
2. Issuance up to 74 years of age and guaranteed renewal
3. No increase in premium due to increase in age
4. Access to the best doctors and hospitals in the world
5. All children under 11 years of age are free of charge
6. Automatic coverage for newborns
7. Deductible selection ranging from \$250 to \$10,000 (One deductible per person, maximum two per family)
8. Optional two year rate guarantee
9. Direct payment and payment guarantee with prior pre-certification
10. Coverage available for persons with pre-existing medical conditions

## *What are the Super Special Hospitals?*

Perhaps one of the greatest advantages of the Caribbean American Plan is the benefit of our Extra Bonus and Super Special Hospitals. If you are admitted to one of our Extra Bonus Hospitals located in South 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 a maximum of \$150 per day for a period 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

Please refer to [www.morganwhite.com](http://www.morganwhite.com) for a current list of Super Special Hospitals

## *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

# Coverage Summary

Maximum coverage per Assured, per Certificate Year . . . . . \$1,000,000  
*Reduces to \$250,000 per Assured per Certificate Year when Assured reaches age 70*

<b>Hospitalization</b>	
Cost of room and board (maximum 180 days per Certificate Year) <i>No daily limit in Super Special Hospital network.</i>	\$700 per day
Intensive Care (maximum 100 days per Certificate Year) <i>No daily limit in Super Special Hospital network.</i>	\$1,500 per day
Room and board for parent accompanying a hospitalized minor	\$250 per day
Surgery, Anesthesiologist Fees	100%
Laboratory, X-Rays, medications	100%
Radiation, Dialysis, Chemotherapy rendered at one of Administrators dedicated facilities	100%
Organ Transplants, Lifetime per Assured	\$300,000
<b>Maternity Benefits</b>	
Normal delivery and elective Caesarean, per pregnancy	\$4,000
Medically necessary Caesarean	\$10,000
Medical complications related to the mother only during pregnancy, labor, & delivery <i>No deductible will apply on Certificates with deductibles up to \$1,000.</i>	\$30,000
<b>Outpatient Benefits</b>	
Outpatient Surgery	\$10,000
Prescription Drugs	\$500
Doctor or Psychiatrist visit (maximum of 30 visits per Certificate Year)	\$80 per visit
PSA and mammograms for Main Assured and spouse <i>This benefit is available after the first anniversary of the policy. No deductible.</i>	\$100 per Assured
X-Rays (per Assured)	\$250 per exam
Laboratory tests (per Assured)	\$200 per exam
CAT scan, MRI, PET scan, Echocardiogram (per Assured)	\$600 per exam
Annual checkup for Main Assured and spouse <i>This benefit is available after the first anniversary of the policy.</i>	\$150 per exam
Medically necessary Reconstructive Surgery (per Assured)	\$20,000 Lifetime
<b>Other Benefits</b>	
Repatriation of mortal remains	100%
Emergency ground transportation	100%
Emergency Air Transportation (per Assured) <i>Please refer to the policy for specifics of this benefit.</i>	\$50,000 per year
Accidental Loss of Use. <i>Benefit applies only to the Main Assured and spouse.</i>	\$3,000 monthly
Medical prescriptions prescribed after Hospitalization or Outpatient surgery (covered for a period of 6 months)	100%
Emergency room treatment caused by Accident or Sickness	\$6,000
Emergency dental treatment due to accident (within 72 hours after the accident)	\$6,000
<i>All Outpatient Expenses subject to a yearly maximum of \$6,000</i>	

*For detailed information about coverage please refer to the Schedule of Benefits. All figures are in US Dollars.*

## Optional Coverage:

Maternity coverage when only the mother is insured . . . . . \$500 per Certificate  
 Excess coverage after 70 years to increase Annual Certificate Maximum to \$500,000 . . . . . \$500 per Assured



## *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 medi-



cal 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 world's 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.



Lifetime benefit of \$5,000,000 with  
\$1,000,000 per Assured per Certificate Year.

At age 70 the lifetime benefit reduces to \$3,000,000 and the Certificate Year benefit reduces to \$250,000. Optional Rider to increase limit to \$500,000 for a minimal cost of \$500 per person per year



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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Miami, FL 33145  
P (305) 442-0899  
F (305) 442-0961  
[www.morganwhite.com](http://www.morganwhite.com)