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THE EMERALD PLAN



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



LLOYD'S

THE EMERALD PLAN

12 Outstanding Points of the Emerald Plan:

1. Insured 100% by Certain Underwriters at Lloyd's, London, 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. Air Ambulance at no additional cost
6. All children under 11 years of age are free of charge
7. Deductible selection ranges from \$250 to \$50,000 (One deductible per person, maximum two per family)
8. Plan pays 100% for Outpatient Surgery
9. Optional two year rate guarantee
10. No Co-insurance in network hospitals in USA, the Caribbean and Latin America
11. Deductible is reduced up to \$1,000 in Super Special Hospitals
12. Coverage available for people with pre-existing medical conditions

What are the Super Special 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 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

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 \$2,000,000
Reduces to \$750,000 per Certificate Year when Assured reaches age 70

Hospitalization	
Cost of room and board (maximum 250 days per Certificate Year) <i>No daily limit in Super Special Hospitals</i>	\$1,100 per day
Intensive Care (maximum 180 days per Certificate Year) <i>No daily limit in Super Special Hospitals</i>	\$3,000 per day
Room and board for parent accompanying a hospitalized minor	\$350 per day
Surgery, Anesthesiologist Fees	100%
Laboratory, X-Rays, medications	100%
Radiation or Chemotherapy rendered at one of Administrators dedicated facilities	100%
Prosthetics and medical devices that are medically/surgically required	100%
Organ Transplant Lifetime Maximum per Assured	\$500,000
Maternity Benefits	
Normal delivery and elective Caesarean section per pregnancy	\$8,000
Medically necessary Caesarean	\$12,000
Delivery due to pregnancy by artificial insemination	\$7,000
Medical complications related to the mother only during pregnancy, labor and delivery <i>No deductible will apply to Maternity Benefit on Certificates with deductibles up to \$1,000</i>	\$500,000
Outpatient Benefits	
Outpatient Surgery	100%
Cost of emergency room treatment due to Accident or Sickness	100%
Emergency dental treatment due to accident (within 72 hours after the accident)	100%
Medically necessary Reconstructive Surgery Lifetime per Assured	\$30,000
Prescription drugs prescribed following Hospitalization or Outpatient Surgery (for up to 6 months)	100%
Prescription drugs prescribed following Outpatient consultation (per Assured)	\$1,500
Physician or Psychiatrist visit (maximum of 30 days per Certificate Year)	100%
X-Rays, Laboratory tests, Endoscopy, Electrocardiogram	100%
CAT scan, MRI, PET scan	100%
Annual checkup for Main Assured and spouse <i>This benefit is available after the first anniversary of the policy.</i>	\$400 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>	\$150 per Assured
Other Benefits	
All types of therapy as follows (maximum 60 days per Certificate Year)	100%
Physiotherapists, Chiropractors, Osteopathy, Acupuncture, Homeopathic Prescription for consultation with a registered dietician (maximum of 4 visits per Certificate Year)	100%
Repatriation of mortal remains	100%
Accidental Loss of Use. <i>Benefit applies only to the Main Assured and spouse</i>	\$4,000 monthly
Emergency air and ground transportation <i>Please refer to the policy for specifics of this benefit.</i>	100%

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

Optional Coverage:

Maternity coverage when only mother is insured \$500 per Certificate
 Excess Coverage to increase Annual Maximum to \$1,000,000 \$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 medical services



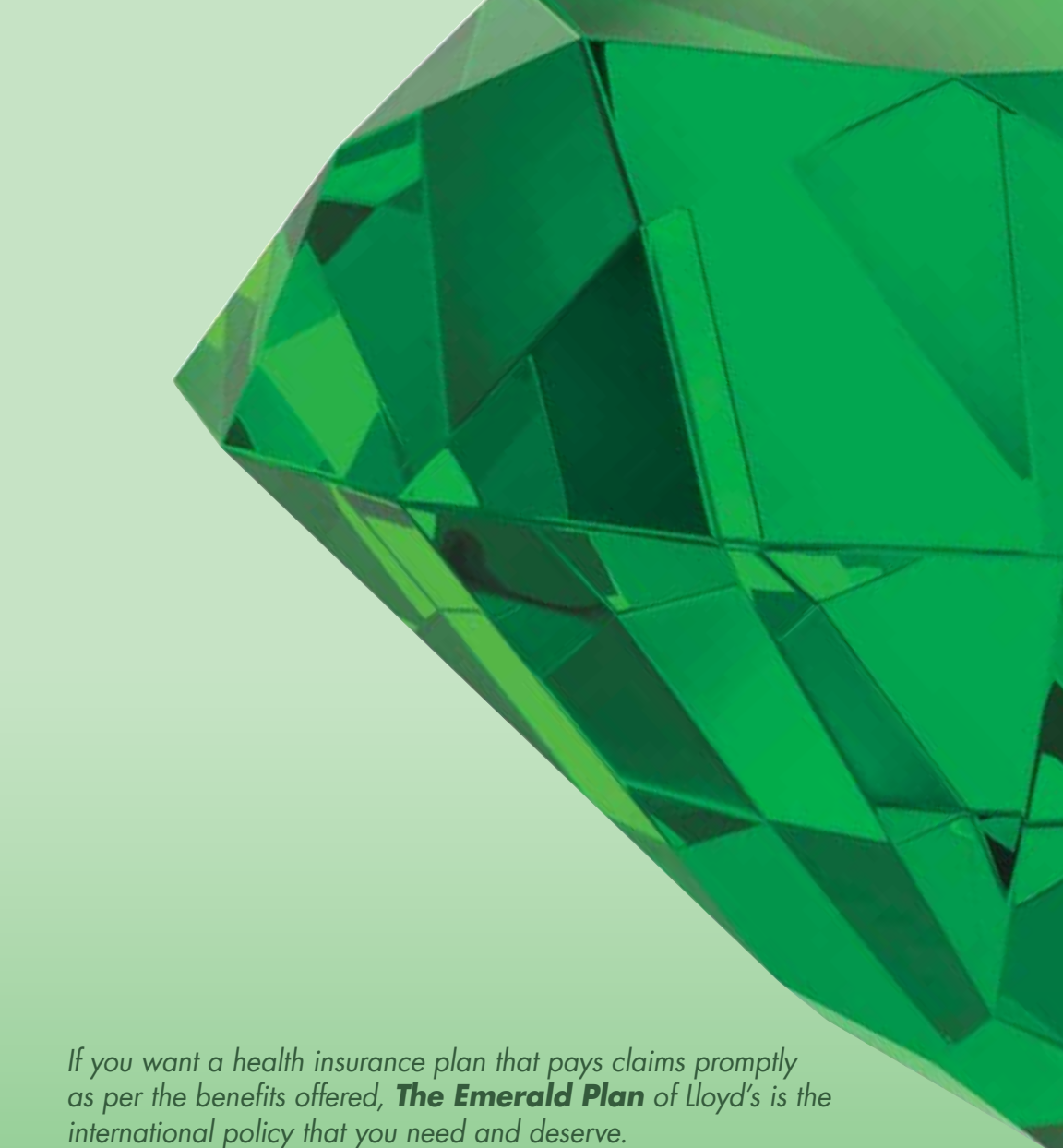
in Latin America, the Caribbean and the U.S.A. allows customers to seek exceptional medical care worldwide. MWAll continues to face the ever growing challenges in the international health insurance market and meet the demands for quality and cost effective health insurance in Latin America and the Caribbean 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.



*If you want a health insurance plan that pays claims promptly as per the benefits offered, **The Emerald Plan** of Lloyd's is the international policy that you need and deserve.*

2 million dollars annual maximum per person per year up to the age of 69.

At age 70 annual maximum per person reduces to \$750,000.

Optional Rider available to increase annual limit to \$1,000,000 for a minimal cost of \$500 per person per year.

No lifetime limit.



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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