

**MAT**

THE  
**NEW WORLD**  
PLAN

*A comprehensive policy  
with guaranteed issue for eligible applicants*



**AmFirst**  
*Insurance Company, Ltd.*

# THE NEW WORLD PLAN

## 10 Outstanding Points of the New World Plan:

1. No medical underwriting
2. Instant policy issue
3. Guaranteed acceptance for eligible applicants
4. One million dollars coverage per year
5. 100% coverage for ambulatory surgery \*
6. Coverage for Congenital Illnesses
7. 100% Emergency room treatment \*
8. Guaranteed policy renewal even if Insured moves to the USA
9. 100% Coverage for Radiation and Chemotherapy rendered at one of Administrator's Dedicated Facilities \*
10. No daily limits for Intensive Care or Hospitalization if treated in a Super Special Hospital

\* indicates Usual, Reasonable, and Customary charges

## What are the Extra Bonus Hospitals?

One of the many advantages of the NEW WORLD PLAN is the benefit of our Extra Bonus and Super Special Hospitals, located in South Florida. If you are admitted to one of our Extra Bonus Hospitals 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

## Coverage Summary

\$3 Million per benefit period, \$1 Million annual maximum (The coverage of the policy is according to Usual, Reasonable, and Customary costs)

### Maternity Benefits

**In country of residence** ..... 100%\*

Out of Country of residence see Schedule of Benefits.

### Room and Board

In Super Special Hospitals ..... 100%\*

Other Network Hospitals ..... \$700 daily for maximum of 180 days

### Intensive Care Benefit

In Super Special Hospitals ..... 100%\*

Other Network Hospitals ..... \$2,000 daily for a maximum of 90 days

### Cost of Surgery, Anesthesiologist Fees, Dialysis, Lab tests, X-rays, Medication or Supplies prescribed by

**Physician or Specialist, administered while Inpatient in a Hospital:** ..... 100%\*

**Emergency Transportation Benefit** ..... 100% Ground and Air Transport

*Please refer to the Schedule of Benefits for detailed information about coverage.*

\*indicates Usual, Reasonable, and Customary charges

## Who is the Administrator?

Located in Miami, FL, **MWAI** is part of the Morgan White Group and acts as major medical insurance claims administrator for Latin America and the Caribbean. MWAI is recognized nationally and internationally as one of the most efficient and trusted third party claims administrators in the international health insurance arena. With highly qualified medical doctors as part of the team, claims are processed quickly. An extensive hospital network of first rate



medical facilities in Latin America, the Caribbean and the USA allows customers to seek exceptional medical care all over the world. MWAI continues to meet the ever growing challenges and demands for quality and cost effective major medical health insurance in the Latin American and Caribbean market with innovative products that provide quality benefits, competitive prices, stable insurance, and unparalleled service to our clients.

## Who is the Insurer?

**AmFirst Insurance Company, Ltd.** is a Bermuda based insurer licensed and sanctioned by the Bermuda Monetary Authority in January of 2005. Prior to 2005, all of the international medical plans administered by Morgan-White Administrators International, Inc. (MWAI) were underwritten by AmFirst Insurance Company of Oklahoma. Both AmFirst, Ltd. and AmFirst of Oklahoma are wholly owned



subsidiaries of AmFirst Holdings, Inc. In June of 2008 AmFirst of Oklahoma received a "B+" (Good) rating from A.M. Best, the internationally recognized insurance rating firm. AmFirst, Ltd. is reinsured by world class reinsurers. This gives AmFirst, Ltd.'s customers the peace of mind that their insurance policies have some of the top security the world has to offer.

## Who is the Reinsurer?

**Lloyd's** is the world's best known, but probably the least understood, insurance brand. Lloyd's brokers bring business to the market. The risks placed with the underwriters originate from clients, brokers and intermediaries all over the world. Together, the syndicates underwriting at Lloyd's form one of the world's largest commercial insurers as well as a leading reinsurer. The market structure encourages innovation, speed

The logo for Lloyd's, consisting of the word 'LLOYD'S' in a white, serif font on a black rectangular background.

LLOYD'S

and better value, making it attractive to policyholders and participants alike. Lloyd's covers the world's most complex and specialist risks, from oil rigs to celebrity body parts, major airlines to the world's biggest banks and sporting events. Insurance is underwritten by its members. The members provide the financial backing which acts as security for Lloyd's policies to ensure that claims are paid.

# MWAI

Innovation  
Strength

Service



# MWAI

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