

MAJI

THE **SILVER MEDICAL** PLAN



AmFirst
Insurance Company, Ltd.

THE SILVER MEDICAL PLAN

The Silver Medical Plan is an excellent plan that covers medical expenses and combines extraordinary coverage at very realistic and economical prices.

10 Outstanding Points of the Silver Medical Plan:

1. Issuance up to 85 years of age and guaranteed renewal
2. Insured by Certain Underwriters at Lloyd's, London
3. Worldwide coverage
4. \$2,000,000 coverage for life
5. \$100,000 annual coverage per Assured
6. Optional coverage of \$150,000 to increase the annual maximum amount to \$250,000 for a minimal cost of \$300 per person
7. Worldwide air ambulance at no extra cost, up to \$ 10,000 per person. Unlimited ground ambulance benefit
8. Up to 50% discount in Super Special hospitals and clinics for pre-existing conditions excluded by the policy
9. Access to the best physicians, hospitals and clinics in the world
10. Coverage for declared pre-existing conditions after one year

What are the Super Special Hospitals?

Perhaps one of the greatest advantages of the Lloyd's Silver 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 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 (Lifetime) \$2,000,000
 Annual coverage per Assured \$100,000

Hospitalization	
Cost of room and board (Maximum 120 days per Certificate Year)	\$400 per day, all inclusive
Intensive Care (Maximum 15 days per Certificate Year) <i>No daily limit in Super Special Hospital Network</i>	\$2,000 per day, all inclusive
Prescriptions, Laboratory test, X-Rays, other miscellaneous charges (Maximum 120 days per Certificate Year)	\$900 per day
Surgery (Maximum of \$30,000 per surgery)	\$60,000 per year
Special Nurses (Maximum of 60 days per Certificate Year)	\$200 per day, all inclusive
Organ Transplants, Lifetime per Assured	\$100,000
Outpatient Benefits	
Total Outpatient Services (including Outpatient Surgery)	Maximum \$10,000 per year
Outpatient Surgery (per Assured)	\$5,000 per year
Radiation or Chemotherapy	\$400 per day, Maximum \$10,000 per year
CAT scan, MRI, PET scan, Echocardiogram (per Assured)	\$400 per exam
Endoscopy, Gastroscopy, Colonoscopy, Cystoscopy (per Assured)	\$300 per exam
X-Rays, Laboratory test (per Assured)	\$100 per exam
PSA Test and Mammogram <i>This benefit is available after the first anniversary of the policy. No deductible.</i>	\$100 per exam
Special diagnostic tests (Sleep Apnea study, Stress test)	\$400 per exam
Cost of office visit to Physician	\$50 per visit
Prescription Drugs	\$30 per prescription, Maximum \$240
Other Additional Benefits	
Emergency Ground Transportation	100%
Emergency Air Transportation	\$10,000 per Assured
Repatriation of mortal remains	100%
Cost of medically prescribed Home Nursing (Maximum 15 days per Certificate Year)	\$70 per day

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

Optional Coverage

Excess coverage to increase Annual Maximum per Assured of \$250,000 \$300 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?

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. (MWAll) 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 would not be eligible for the A.M Best classification until being at least 6 years old. In January 2005, all the international medical policies administered by MWAll were transferred to Amfirst, Ltd. in Bermuda. 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 Re-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.

An International Health Insurance Plan for Persons 50 to 85 Years of Age

The Silver Medical Plan is the health insurance plan that provides coverage for persons who have reached the age of maturity (50 to 85) and who deserve most to be duly protected and safe.

A serious study of the health insurance market shows that in most countries when persons reach age 65 years of age, and 70 in others, they LOSE the right to be insured. This constitutes a tremendous injustice. At Morgan-White Administrators International, Inc, we believe it is a duty and an honor to contribute to the protection of these distinguished citizens, by providing health insurance coverage insured by AmFirst Insurance Company, Ltd.



LLOYD'S

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

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