

Deductible		USD 1,000
In country of residence		
Outside country of residence		
Age	Male   Female	
1 Child		362
2 Children		575
3 Children or more		843
19-29		1.025
30-34		1.212
35-39		1.345
40-44		1.541
45-49		1.750
50-54		1.960
55-59		2.220
60-64		2.910
65-69		4.059
70-74		4.543
75-79		5.003
80 & up		5.785

## ADMINISTRATIVE NOTICE

Certificate fee (Annual): USD 50.

Minimum five (5) employees per group.

Rates are annual and in USD Dollars, effective as of April 1, 2017.

- One deductible per insured, per policy year (Maximum two deductibles per policy, per policy year)
- For ages 60 and older, an Attending Physician Statement (APS) is required when applying for coverage. For ages below 60 an APS may be requested.
- Age limit to apply for coverage: 73 years.

## COINSURANCE:

After meeting your deductible, you will be required to pay 20% of the first USD 5,000 of covered charges (maximum USD 1,000 out of pocket). This means the company will pay 80% of the first USD 5,000, and 100% of the remaining balance up to USD 2,000,000.

The coinsurance does not apply inside your country of residence when Redbridge Network and Healthcare Inc. is notified in advance.

## SCHEDULE OF BENEFITS

Maximum coverage per insured, per policy year	USD	2,000,000
Hospital Coverage (Room and Board) (private and semi-private)		No Limit
Hospital Intensive Care Unit		No Limit
Maternity care (no deductible or coinsurance applies)	USD	2,500
Newborn coverage (no deductible or coinsurance applies)	USD	25,000
<b>Congenital and hereditary disorders:</b>		
Manifested before age 18 (per insured, per lifetime)	USD	100,000
Manifested on or after age 18 (per insured, per lifetime)	USD	2,000,000
Organ transplant (per insured, per lifetime)	USD	250,000
Air ambulance (per insured, per lifetime)	USD	50,000
Ground ambulance (per incident)	USD	1,000
Repatriation of mortal remains	USD	5,000
Emergency treatment outside the Preferred provider Network (per incident)	USD	25,000
Disclosed pre-existing conditions (per policy year, per insured after twenty-four (24) months continuous coverage)	USD	25,000
Temporary accidental medical coverage while application is being underwritten	USD	25,000

Please refer to the policy for specific benefits and coverage.