

## **AZPAS INTERNATIONAL INDIVIDUAL**

Deductible In country of residence Outside country of residence	USD 1,000 USD 2,500	USD 5,000 USD 5,000	USD 10,000 USD 10,000	USD 20,000 USD 20,000	
Annual	Annual	Annual	Annual	Annual	_
1 Child	517	343	284	212	
2 Children	815	526	436	305	
3 Children or more	1.187	764	629	459	
19-25	1.284	867	631	514	
26-29	1.471	994	725	587	
30-34	1.666	1.152	839	666	
35-39	1.851	1.283	955	739	
40-44	2.094	1.456	1.070	838	
45-49 50-54	2.439	1.654	1.224	977	١.
50-54 55-59	2.675 3.169	1.912 2.141	1.372 1.597	1.073 1.273	
60-64	4.189	2.141	2.108	1.684	
65-69	6.707	4.380	3.402	2.825	
70-74	9.736	6.372	4.964	4.104	
75-79	12.184	8.317	6.219	5.360	
80-84	17.160	11.714	8.759	7.549	
00-04	17.100	11.714	0.759	7.549	
Maternity complications	248				
Private Pilot Ride	138				

## ADMINISTRATIVE NOTICE

Additional policy fee (Annual): USD 50 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:**

Please refer to the policy for specific benefits and coverage.

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	
If treated outside our Preferred Provider Network				
Hospital Coverage (Room and Board) (private and semi-private)		USD	800	per day
Hospital Intensive Care Unit		USD	2,000	per day
Maximum hospital stay: 180 days within a 365 day period (per cause)				
Maternity care (no deductible or coinsurance applies)		USD	4,000	
Newborn coverage (no deductible or coinsurance applies)		USD	25,000	
Congenital and hereditary disorders:				
Manifested before age 18 (per insured, per lifetime)			250,000	
Manifested on or after age 18 (per insured, per lifetime)			2,000,000	
Organ transplant (per insured, per lifetime)			500,000	
Air ambulance (per insured, per lifetime)			75,000	
Ground ambulance (per incident)		USD	1,000	
Repatriation of mortal remains		USD	5,000	
Temporary accidental medical coverage while application is being underwritten		USD	25,000	
Extended free coverage for eligible dependents upon death of policyholder			2 years	