

TABLE OF MAXIMUM REIMBURSABLE BENEFITS

MÁXIMUM LIFETIME PER INSURED	US\$200,000.00
Coverage	Panama
Providers' Network:	MEDIRED
<ul style="list-style-type: none"> • Hospitals: <ul style="list-style-type: none"> Panama City: All those in the Network Inland and Colon: All those in the Network • Other Providers: All those in the Network 	
Deductible per Policy-year by Insured:	US\$200.00
Stop Loss per Policy-year by Insured:	US\$4,000.00

HOSPITAL ADMISSION - Pre-Authorization Required

	CO-PAYMENT PER EVENT
a. Private Room in Panama	
b. Intensive or Semi-Intensive Care – Daily	
c. Hospital Services (Miscellaneous charges). Tests greater than US\$200.00 - Pre-Authorization Required	San Fernando and Santa Fe: US\$250.00 Pacifica Salud: US\$350.00
d. Surgery: Medical Fees Surgical Assistant – Pre-Authorization Required	Hospital Nacional and Paitilla: US\$400.00 The Panamá Clinic: US\$500.00 Inland and Colon Hospitals: US\$200.00
e. Anaesthesia: Medical Fees - Pre-Authorization Required	
f. Inpatient Medical Visits: Medical Fees <ul style="list-style-type: none"> • Treating Physician – One (1) visit a day. – In excess: Pre-Authorization Required • Specialized Physician Fees – Pre-Authorization Required 	Maximum ten (10) days From the eleventh day (11), 80% will be covered (Co-insurance 20%). with the exception of major medical expenses (“) that will be covered at 80%, without being subject to deductible, from the first day

OUTPATIENT SERVICES

Consultations at Satellite Clinics – General Physician	Without co-payment
Consultations at Satellite Clinics – Specialized Physician	Co-payment: US\$10.00
Outpatient Consultations – General Physician	Co-payment: US\$12.00
Outpatient Consultations – Specialized Physician	Co-payment: US\$20.00
Outpatient Consultations – Sub-Specialized Physician	Co-payment: US\$25.00
Rays-X and Laboratory – Pre-Authorization Required (Tests whose combined cost is greater than US\$100.00)	Co-payment: 25%
Special Tests – Pre-Authorization Required	Co-payment: 30%
Diagnostic tests or studies – Pre-Authorization Required	Co-payment: 30%
Special Procedures – Pre-Authorization Required	Co-payment: 30%
Prescription medications: <ul style="list-style-type: none"> • Innovative or Commercial • Bioequivalent or Generic 	80% after the applicable deductible 90% after the applicable deductible Maximum per year: US\$10,000.00
Physical or Rehabilitation Therapies – Pre-Authorization Required In excess: Subject to approval	Co-payment per Session: US\$10.00 Maximum per year: Fifteen (15) Sessions
Inhalotherapies o Nebulizations	Co-payment per Session: US\$10.00

Hemodialysis, Chemotherapies and Radiotherapies Pre-Authorization Required	Co-payment: 30%
Targeted treatment, immunotherapy, monoclonal and hormone therapy	Co-payment: 30% Maximum for Life: US\$40,000.00

EMERGENCY ROOM

a. Accident	100% no deductible applies
b. Listed Critical Diseases (**)	100% no deductible applies
c. Non-listed Critical Diseases	Co-payment: US\$75.00 Maximum per Event: US\$300.00

OUTPATIENT SURGERY –Pre-Authorization Required

	CO-PAYMENT PER EVENT
a. Performed in a Hospital, Clinic or Outpatient Surgery Center (Miscellaneous charges and Medical Fees) <ul style="list-style-type: none"> • Panama City: All those in the Network <ul style="list-style-type: none"> ○ San Fernando, Santa Fe and Outpatient Centers ○ Pacifica Salud ○ Hospital Nacional and Paitilla ○ The Panama Clinic • Inland and Colon: All those in the Network 	Co-payment: US\$200.00 Co-payment: US\$250.00 Co-payment: US\$350.00 Co-payment: US\$400.00 Co-payment: US\$450.00 Co-payment: US\$200.00 with the exception of major medical expenses (") that will be covered at 80%, without being subject to deductible
b. Performed in a Doctor's Office (Miscellaneous Charges and Medical Fees)	Co-payment: 30%

PREVENTIVE MEDICINE – Applies only in Panama

HEALTHY CHILD:	
- Control Consultation: <ul style="list-style-type: none"> ○ 2 to 6 years of age (completed) 	Co-payment: 50% Maximum per year: Four (4) visits
- Control Vaccines: BCG (Tuberculosis), DPT (Diphtheria, Pertussis, Tetanus), MMR or SPR (Measles, Rubella, Mumps), Polio (Poliomyelitis), Hepatitis A, Hepatitis B, Hibtiter (Meningitis), Varicella (Chickenpox), Pentavalent (Diphtheria, Tetanus, Pertussis, Meningitis due to Haemophilus Type B and Hepatitis B), Rotavirus and Pneumococcus.	Co-payment: 50%
- HPV vaccine for boys and girls (3 applications)	Co-payment: 50%
- Annual Control Tests: Hemogram, stool, urinalysis, and glucose	Co-payment: 50%

ACQUIRED IMMUNODEFICIENCY SYNDROME (AIDS)

Covered Medical Expenses for services and/or procedures listed in this table, such as: Hospital Admission, Emergency Room and Outpatient Services.	100% no deductible applies Maximum per year: US\$5,000.00 Maximum for Life: US\$25,000.00
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MENTAL AND NERVOUS DISORDERS – Psychiatric Treatments

Covered Medical Expenses for services and/or procedures listed in this table, such as: Hospital Admission, Emergency Room and Outpatient Services.	100% no deductible applies Maximum per year: US\$500.00
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DENTAL

Covered Medical Expenses for services and/or procedures listed in this table, such as: Hospital Admission, Emergency Room, Outpatient Services and Outpatient Surgeries. It does not apply to treatments and/or procedures for control, maintenance or esthetic purposes.	100% no deductible applies Maximum per year: US\$150.00
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ORGAN AND TISSUE TRANSPLANT – Pre-Authorization Required

Waiting Period	Twelve (12) months from the date of inclusion of the Insured to cover expenses
Covers surgical procedures for transplantation of organs or tissues into the body of an Insured from a deceased or living donor. Includes the donor's expenses.	80% no deductible applies Maximum for Life: US\$100,000.00

PRIVATE NURSE SERVICES – Pre-Authorization Required

Duly licensed and registered graduate nurses.	100% no deductible applies Maximum for Life: 30 shifts of Eight (8) hours each
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AMBULANCE SERVICES

<ul style="list-style-type: none"> Land - Panama *Private Ambulance for Emergencies Air - Panama – Pre-Authorization Required 	Maximum per Event: US\$100.00 100% Membership included in Panama Maximum per Event: US\$1,000.00
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ADDITIONAL BENEFITS

<ul style="list-style-type: none"> Allergies Nutritionist coverage Optical coverage – Purchase of Prescription Eyeglasses Nebulizer Orthopedic Boots 	100% no deductible applies Maximum per Year: US\$250.00 Maximum per Year: US\$200.00 Maximum per Year: US\$75.00 Maximum for life: US\$75.00 Maximum per Year: US\$75.00
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PREMIUM PAYMENT EXEMPTION

For insured dependents, in the event of death of the contracting party	100% of the premium Maximum Period: Six (6) months
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SERVICES OUTSIDE THE PROVIDERS' NETWORK

Applies to all benefits listed in this table and incurred in the Republic of Panama	60% Reimbursement of the costs agreed with suppliers in Panama
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MEDICAL EMERGENCIES OUTSIDE PANAMA

Applies to all benefits listed in this table, as established and limits described	60% Reimbursement of the costs agreed with suppliers in Panama
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INSURED'S MAXIMUM CONTRIBUTION (STOP LOSS)

Maximum Annual Limit of the Insured as Co-Insurance of all expenses covered under the policy, excess is reimbursed at 100%.

Medical expenses penalized for lack of pre-authorization or approval by the Company; not using the providers of the BCBS Network in the required cases and/or any other case detailed in the policy, are not considered.	Per Policy-Year US\$4,000.00
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(*) Major Medical Expenses:

Neurological and neurosurgical diseases, including strokes, cardiovascular and heart diseases, cancer and hemato- oncological conditions, major trauma (polytrauma), major ortophedic surgery and arthroscopies, kidney diseases, including cronic renal insufficiency

() Listed Critical Diseases:**

Myocardial infarction or coronary insufficiency, states of unconsciousness or sudden obtundation and/or disorientation, acute allergic or anaphylactic reactions, hemorrhage of all types including obstetric and gynecological, convulsions, intoxications, renal colic, hepatic or vesicular colic, episodes of angina pectoris, pulmonary embolisms, acute attack of bronchial asthma, vomiting and diarrhea with or without dehydration, acute abdominal pain, shock or coma of any nature, acute retention of urine, high fever in infants and any other illness that could endanger the Insured's health, provided it is approved by the Company.

Esta información se debe tomar solo como ilustración, para los términos y condiciones contractuales refiérase al contrato póliza.