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(Boomers-In-Paradise is a registered Texas, LLC and a registered Mexico S.C.)

SUMMARY OF BENEFITS	2018 Boomers <u>GOLD PLUS</u>
Policy Year	January 1 – December 31, 2018 (mid-year enrollees pay pro-rated premiums)
Area of Coverage	<p>Outside of the USA : Free choice of hospitals and physicians</p> <p>Inside the USA: Through the ULTIMACARE Network. If medical care is performed outside the ULTIMACARE NETWORK, 60% of covered medical costs will be paid with a maximum daily room rate of \$600.00 and \$1,200 for Intensive care. Emergency medical treatment will be covered 100% up to the policy limits.</p>
Currency	USD
Benefit per Insured	\$750,000 USD per Year
Deductible	<p>\$4,400.00 USD</p> <p><i>This is a one-time yearly deductible; not a per event deductible, as with most Mexican Insurances</i></p>
Renewal	Annual Rate Adjustment; Lifetime Renewal
Eligible Enrollment Age	70 years, 11 mos. (Lifetime Renewal Guarantee beyond age 71)
Annual Premium	<p>\$1,659.00 U.S.D.</p> <p><i>(mid-year enrollees pay pro-rated premiums)</i></p>
Personal Accidents (fall from ladder, stairs, etc, including physical therapy)	\$50,000* USD
Standard Room	100% w/ no limits as to the number of days
Intensive Care Unit	100% w/no limits as to the number of days
Myocardial revascularization surgery and angioplasty	\$150,000* USD
Pacemaker	\$10,000* USD
Neurological Disease including cerebral vascular accidents and reconstructive surgery	\$150,000* USD

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Severe trauma (multiple trauma, including physical therapy)	\$75,000* USD
Cancer Treatments (chemotherapy, radiation therapy including reconstructive surgery)	\$200,000* USD
Chronic Renal Failure (incl. dialysis)	\$100,000* USD
Severe Burns including reconstructive surgery	\$140,000* USD
Severe Infectious Disorders	\$120,000* USD
Prescription Medications (outside of hospitals)	\$1,500* USD (only prescription medications related to and following a hospitalized treatment in the plan year)
Ground Ambulance	Unlimited
Air Ambulance	\$25,000* USD per insured per policy year to the closest place of qualified treatment.
Unique Services	Inter Consultation: Confirmation of diagnosis and recommendation of the best treatment and specialists. Access to this benefit available regardless of deductible level or any exclusion you may have.
	Best Doctors Concierge: Coordination of medical appointments, hospital admission, travel arrangements and accommodations when services are rendered outside of the insured's country of residence (Mexico). The Insured is responsible for all travel and accommodation costs.
<p align="center">Amendments, Clarification of pre-existing conditions, and *Clarification of Category Allowances</p>	12 month waiting period for <i>most</i> Pre-existing conditions; no medical reports required to remove exclusion(s) at end of waiting period
	Ongoing prescription medication(s) are indicative of pre-existing conditions.
	<p>*The USD amount listed above is the maximum allowance allotted to claims within that specific category per year.</p> <p>(i.e., You have a maximum allowance of \$200,000 USD in any policy year for Cancer treatments. Should your expenses exceed the \$200,000 in any given year, you may not utilize the coverage dollars from another category, listed in the policy.</p>