

Deductible	
In country of residence	
Outside country of residence	USD 1,000

Age	Male	Female
1 child		389
2 children		618
3 children or more		906
19-29		1,102
30-34		1,303
35-39		1,446
40-44		1,657
45-49		1,881
50-54		2,107
55-59		2,387
60-64		3,128
65-69		4,363
70-74		4,884
75-79		5,378
80 & up		6,219

Administrative Notice
Certificate fee (annual): USD 50
Minimum five (5) employees per group
Rates are annual and in USD Dollars, effective as of March 1, 2023

- One deductible per insured, per policy year (Maximum two deductibles 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.
- Rates are subject to final evaluation for the respective insured

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
Congenital and hereditary disorders:		
Manifested before age 18 (per insured, per lifetime)	USD	100,00
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	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.		