

Product at a Glance

ELITE U.S. Healthcare™

Currency	All benefits in U.S. dollars
Coverage Area	North America
Overall Lifetime Maximum	\$5,000,000 U.S.
Deductibles Available	\$5,000 or \$10,000 U.S. per occurrence
No Waiting period	Coverage commences at effective date.
Age Limit	Infants sixty (60) days to seventy-four (74) years at enrolment.
Renewals	Annually renewable to age 75. No medical questions at renewal.
Coinsurance	100% after deductible.
Payment method	Direct payment to all providers.
Coverage (see policy for exclusions)	Any medical treatment for illness or injury delayed by a waiting period. Coverage is not limited to critical conditions.
Pre-existing Conditions	Pre-existing conditions screened in the underwriting process may result in a rating or exclusions. Non-disclosure may result in a limitation of benefits.
Rapid Second Opinion (NOT SUBJECT TO DEDUCTIBLE)	Access to independent specialists for immediate confirmation of diagnosis and/or prescribed treatment.
Case Management	An experienced Case Coordinator will navigate the insured and family through diagnosis, treatment and recovery.

Benefits	All subject to Deductible
Hospital Room and Board	Private room charges covered at 100% to a maximum of 180 days per occurrence.
Intensive Care Unit	Covered
Lab, x-rays and other Inpatient services & supplies	Covered
Physician Fees	Covered
Surgery	Covered
Medications	Prescribed medications taken in the hospital and taken home from the hospital preapproved by Global Excel.
Medical Appliances	Covered
Chemotherapy & Radiation Therapy	Covered
Diagnostic testing (including CAT Scan & MRI)	Covered
Ground Ambulance	Covered
Air Ambulance	Covered
Alternate Personal Transportation	\$0.25/km up to \$100/day to a maximum of \$1,000 per occurrence
Air Transportation	Round trip Business Class airfare
Meals and Accommodation	up to \$250/day to a maximum of \$2,500 per occurrence
Travel Companion (when certified by a medical practitioner that the insured is incapable of travelling without assistance)	100% for one travel companion, includes equal meals and accompaniment benefits
Concierge Services	Medical assistance, travel and lodging, admission assistance, worldwide event ticketing, business services, interpretation, messaging, international dining, golf course information, news from home, etc.
Repatriation of Remains	Up to \$10,000 (excludes cost of casket or urn)
Human Organ / Tissue Transplants	Transplants are covered, with the exception of any service, treatment or supply related to locating organ donors for transplants, nor any service, treatment or supply in connection with the use of artificial organs.

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