



TABLE OF BENEFITS - XTREME CARE CATASTROPHIC HEALTH INSURANCE PLAN

LODGING OF A COMPANION

Only in case of medical necessity. Preauthorization required. Apply for insured hospital days	100%, after deductible B/.120.00 per day Maximum 90 days
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REPATRIATION OF REMAINS

If an insured dies outside the Republic of Panama	100%, after deductible up to B/.10,000.00
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OUT OF NETWORK PROVIDERS

Apply to all the benefits indicated in this table	60% refund, based on the negotiated costs agreed with Network Providers
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COVERAGE OUTSIDE OF PANAMA:

- Applies to all benefits indicated in this Table and according to the limits indicated.
- Benefits are covered at 100% after the deductible indicated.
- Pre-authorization and approval is required, and the medical condition in elective and programmed cases.
- Required to use providers of the Blue Cross and Blue Shield (PPO) Network.
- **Deductibles:**
 - Panama and Central America: Applies for all covered medical expenses incurred in the territory of the Republic of Panama and Central American, whether for emergency or elective and programmed cases.
 - Other Countries: Applies for all covered medical expenses incurred in any country, with the exception of Panama and Central America, as detailed in this table.
 - The deductible in Panama and Central America, does not accumulate with deductible of other countries.

<ul style="list-style-type: none"> • Pre-authorization and approval of the insurance company with BCBS Network Providers • No pre-authorization or approval of the insurance company • Pre-authorization and approval of the insurance company with providers outside of BCBS Network • Pre-authorization and lack of approval of the insurance company, according to medical condition – Elective or programmed cases 	<ul style="list-style-type: none"> • Subject to deductible and benefits according Table of Benefits. • Not covered • Subject to deductible and benefits reimbursed at 50% • Subject to Panama and Central America deductible. Benefits reimbursed at 50% of the usual and reasonable charges in Panama.
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Suscrito y Administrado por Cía. Internacional de Seguros, Licenciatario Independiente de Blue Cross and Blue Shield Association, autorizado para operar como Blue Cross and Blue Shield of Panama.