

### TABLE OF BENEFITS

<b>MAXIMUM LIFETIME PER INSURED PERSON</b>	<b>B/. 500,000.00</b>
<b>Coverage:</b>	<b>Local and International</b>
<b>Network Providers:</b>	<b>MEDIRED</b>
<ul style="list-style-type: none"> <li><b>Hospitals:</b> <ul style="list-style-type: none"> <li>Panama: All hospitals in network</li> <li>Interior and Colon: All hospitals in network</li> </ul> </li> <li><b>Other Providers:</b> Listed in network</li> <li><b>Outside Panama:</b></li> </ul>	<b>BCBS – PPO Network</b>
<b>Deductible per Policy Year:</b>	
<ul style="list-style-type: none"> <li>Panama, Central America and Colombia</li> <li>Other Countries <ul style="list-style-type: none"> <li>Emergencies</li> <li>Elective Cases</li> </ul> </li> </ul>	<b>B/.300.00</b>  <b>B/.1,000.00</b> <b>B/.7,000.00</b> <b>B/.10,000.00</b>
<b>Stop Loss per Policy Year:</b>	

#### INPATIENT EXPENSES – Preauthorization required

a. Daily Room and Board - Private Room	<p><b>HOSPITALS IN PANAMA</b> <b>COPAYMENT PER DAY:</b></p> <p>San Fernando and Santa Fe B/.150.00 Hospital Nacional and Paitilla B/.200.00 Pacífica Salud B/.250.00 Up to 4 days. From the 5th to the 10th day will be covered at 100%. From the 11th day, will be covered at 80%, coinsurance 20%.</p> <p><b>HOSPITALS IN INTERIOR AND COLON</b> <b>COPAYMENT PER DAY</b> B/.100.00 Up to 4 days. From the 5th to the 10th day will be covered at 100%. From the 11th day, will be covered at 80%, coinsurance 20%.</p>
b. Intensive Care Unit	
c. Hospital Charges (Miscellaneous) Exams greater than B/.200.00 - Preauthorization required	
d. Surgery: Surgeon Fees Assistant Surgeon – Preauthorization required	
e. Anesthesia: Anesthesiologist Fees	
f. Inpatient Visits: Medical Fees <ul style="list-style-type: none"> <li>Main Physician Visits – 1 visit a day Additional visits requires preauthorization</li> <li>Additional Specialist - Preauthorization required</li> </ul>	

#### OUTPATIENT EXPENSES

Satelite Clinics – General Physician	100% No Copayment
Satelite Clinics – Specialist Physician	Copayment B/.10.00
External Consultation - General Physician in network	Copayment B/.12.00
External Consultation – Specialist Physician in network	Copayment B/.20.00
External Consultation – Sub Specialist Physician in network	Copayment B/.25.00
X Rays and Laboratory Tests – Preauthorization required	Copayment 25%
Exams with total costs greater than B/.100.00	
Special Exams - Preauthorization required	Copayment 30%
Prescription Drugs:	
<ul style="list-style-type: none"> <li>Innovative or Commercial</li> <li>Bioequivalent or Generic</li> <li>Maximum per policy year</li> </ul>	80% after deductible 90% after deductible B/.15,000.00



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Acupuncture <ul style="list-style-type: none"> <li>Maximum per policy year</li> <li>Maximum lifetime</li> </ul>	Copayment B/.15.00 by session Five (5) sessions Twenty (20) sessions
Chiropractic Care <ul style="list-style-type: none"> <li>Maximum per policy year</li> </ul>	Copayment B/.15.00 by session Twenty (20) sessions
Physical Therapy and Rehabilitation – Preauthorization required <ul style="list-style-type: none"> <li>Maximum per policy year In excess of annual limit, preauthorization required</li> </ul>	Copayment B/.10.00 Fifteen (15) session
Inhaloteraphy and Immunizations	Copayment B/.10.00 by session
Chemotherapy, Radiation Therapy, Hemodialysis Ambulatory Sessions – Preauthorization required	Copayment 30% by session
Durable Medical Equipment – Preauthorization required <ul style="list-style-type: none"> <li>Maximum lifetime</li> </ul>	80% after deductible B/.2,500

#### EMERGENCY ROOM

a. Accident	100%, no limit
b. Detailed Illness (*)	100%, no limit
c. No Detailed Illness	Copayment B/.75.00

#### AMBULATORY SURGERY– Preauthorization required

a. In hospital facility, clinic or outpatient centers (Miscellaneous Charges and Physician Fees): <ul style="list-style-type: none"> <li>Panama: San Fernando, Santa Fe and outpatient centers</li> <li>Panama: Hospital Nacional y Paitilla</li> <li>Panamá: Pacífica Salud</li> <li>Interior and Colón: Listed in network</li> </ul>	Copayment B/.200.00 per event Copayment B/.300.00 per event Copayment B/.350.00 per event Copayment B/.150.00 per event
b. In doctor’s office (Miscellaneous Charges and Physician Fees)	Copayment 30% per event

#### MATERNITY

Waiting Period:	12 month to get pregnant. Maternity will be covered if the pregnancy begins the first day of 13 month
<ul style="list-style-type: none"> <li>Maximum per event</li> </ul>	B/.5,000.00 per event
Prenatal care and hospitalization: <ul style="list-style-type: none"> <li>Prenatal visits - Maximum 8 visits</li> <li>Ultrasounds – Maximum 3 Ultrasounds</li> <li>Laboratories</li> <li>Prescribed drugs and vitamins</li> <li>Hospitalization – Private Room</li> </ul>	Copayment B/.20.00 Copayment 25% Copayment 25% After deductible. Reimbursement 80% or 90%
<ul style="list-style-type: none"> <li>Newborn Coverage</li> <li>Premature Newborn</li> </ul>	Under hospitalization copayment B/.5,000.00 to 100% B/.15,000.00 to 100%



## TABLE OF BENEFITS

### NEONATAL CONGENITAL HEREDITARY OR ACQUIRED DISEASE

Only for children born under the policy Applies from the first day of birth <ul style="list-style-type: none"> <li>Maximum lifetime for each child</li> </ul>	B/.30,000.00 to 100%
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### ACQUIRED IMMUNE DEFICIENCY SYNDROME (AIDS)

<ul style="list-style-type: none"> <li>Maximum per policy year</li> <li>Maximum lifetime</li> </ul>	B/.5,000.00 to 100% B/.25,000.00 to 100%
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### NERVOUS AND MENTAL DISORDERS (PSYCHIATRIC)

<ul style="list-style-type: none"> <li>Maximum per policy year</li> <li>Maximum lifetime</li> </ul>	80% after deductible B/.1,000.00 B/.25,000.00
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### DENTAL COVERAGE

<ul style="list-style-type: none"> <li>Maximum per policy year</li> </ul>	80% after deductible B/.500.00
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### ORGAN TRANSPLANT

<ul style="list-style-type: none"> <li>Maximum Lifetime</li> </ul>	80%, no deductible B/.250,000.00
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### NURSING CARE

Preauthorization required	100%, maximum 30 sessions 8 hours each session
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### AMBULANCE

a. Local: Ground ambulance	B/.100.00 to 100%
b. Local: Air ambulance – Preautorizathion required	B/.1,000.00 to 100%
a. International: Ground or air ambulance Preauthorization required	80%, no deductible. Up to B/.10,000.00
Private ambulance for emergencies	100% / Membership included in Panama

### PREVENTIVE CARE MEDICINE

<b>HEALTHY CHILD CONTROL</b> <ul style="list-style-type: none"> <li>Routine Consultation <ul style="list-style-type: none"> <li>0 to 12 months Up to 8 visits per year</li> <li>13 to 24 months Up to 4 visits per year</li> <li>3 to 6 years Up to 2 visits per year</li> </ul> </li> <li>Vaccines <ul style="list-style-type: none"> <li>BCG, Diphtheria + Tetanus, DTaP, Hepatitis A, Hepatitis B, Hibtiter, MMR, Neumococo, Poly IM, Rotavirus, Varicella</li> <li>HPV Vaccine for children (3 applications)</li> </ul> </li> <li>Annual control tests (Hemogram, stool, urinalysis, glucose)</li> </ul>	Copayment 50%
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<b>WOMEN</b> (do not apply to dependent daughters) <ul style="list-style-type: none"> <li>Annual Control Visit</li> <li>PAP Smear Test</li> <li>Annual Mammography after the age 40</li> </ul>	Copayment 50%
<b>MEN</b> <ul style="list-style-type: none"> <li>PSA test after the age 40</li> </ul>	Copayment 50%

### REPATRIATION OF REMAINS

If the insured dies outside the Republic of Panama	B/.5,000.00 to 100%
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### COVERAGE OUTSIDE OF PANAMA:

- Applies to all benefits indicated in this Table (with the exception of Preventive Medicine) and according to the limits indicated.
- Applies at 80% after the corresponding deductible, with the exception of Emergency Room by Accident or Detailed Critical Illness, that will be covered against reimbursement 100%, no deductible
- Outpatient services apply against reimbursement
- Elective cases are subject to the medical condition and pre authorization of the insurance company
- 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"> <li>Pre-authorization and approval of the insurance company with BCBS Network Providers</li> <li>No pre-authorization or approval of the insurance company</li> <li>Pre-authorization and approval of the insurance company with providers outside of BCBS Network</li> <li>Pre-authorization and lack of approval of the insurance company, according to medical condition – Elective or programmed cases</li> </ul>	<ul style="list-style-type: none"> <li>Subject to deductible and benefits according Table of Benefits.</li> <li>Subject to deductible and benefits reimbursed at 50%</li> <li>Subject to deductible and benefits reimbursed at 60%</li> <li>Subject to Panama and Central America deductible. Benefits reimbursed at 50% of the usual and reasonable charges in Panama.</li> </ul>
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### OUT OF NETWORK PROVIDERS

Apply to all benefits indicated in this table	60% refund, based on the negotiated costs with Network Providers
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**TABLE OF BENEFITS**

**MAXIMUM PARTICIPATION (STOP LOSS)**

**Maximum per policy year limit, in respect of coinsurance, of all expenses covered under the policy.**

**Excess will be pay at 100%**

Not applicable for: Lack of preauthorization or approval of the insurance company, usage of providers outside BCBS network in required cases, or any other indicated in the policy.	Per policy year B/.10,000.00
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**(\*) Detailed Illness:**

Medical services in acute cases of: Infarcted myocardium or coronary insufficiency, loss of knowledge or obnubilation, sudden disorientation, acute allergic reactions or anaphylactic, hemorrhages of all type including gynecological and obstetrics, convulsions, intoxications, nephritic colic, hepatic or biliary colic, episodes of chest angina, pulmonary embolism, acute bronchial asthma attack, vomits and severe diarrheas with or without dehydration, acute abdominal pain, state of "shock" and any type of coma, acute urine retention, high fever on infants and any other diseases that endangers health of the insured, must be approved by the company

**Note:** This information is intended as a brief summary of benefits. For additional information about exclusions, limitations, and terms, please refer to your Policy Contract in Spanish.



Suscrito y Administrado por Cia. Internacional de Seguros,  
Licenciatario Independiente de Blue Cross and Blue Shield Association,  
autorizado para operar como Blue Cross and Blue Shield of Panama

Regulated and supervised by the Superintendence of Insurance and Reinsurance of Panama

**MEDIRED ELITE - 11/07- Rev. 09/19**  
**C.G. MEDIRED - 07/99 - Rev. 09/19**