

# Humanus Blue Plan

- Global coverage
- No co-insurance applies for Latin America
- United Healthcare Medical Network



Insurance plans must be within reach for all families. And that is precisely Humanus Blue, a policy available for more families to enjoy the benefits of private health care.

With an annual renewable coverage of US\$100,000, you can get insurance for yourself individually and include your family. One of its many advantages is that coinsurance does not apply in Latin American countries.

Don't think about it any more. Stop worrying about medical exams. With Humanus Blue, your health is under our care.

## Benefits and coverage

Maximum Limit per Year: **US\$100.000**

### Hospitalization benefits

Hospital room and meals outside Latin America (daily, 180 days in a 365-day period maximum)*	US\$500/day
Hospital room and meals in Latin America (daily, 180 days in a 365-day period maximum)*	US\$400/day
Intensive care unit (80 days/year maximum)*	US\$1.000/day
Organ transplant including donor (lifetime amount)*	US\$100.000

### Medical fees

Surgeon*	100%
Assistant (20% of surgeon fees)	20%
Anesthesiologist (30% of surgeon fees)	30%

### Outpatient benefits

General medicine doctor or specialist consultations*	100%
X-ray, ultrasound, magnetic resonance, laboratory test and other*	100%
Outpatient care and treatment	100%
Radiotherapy, chemotherapy, dialysis*	100%
Prescribed medication up to a maximum of	US\$5.000
Annual checkup after the thirteenth month of valid policy	Not Available

### Maternity benefits

Normal delivery, C-section (deductible does not apply)	US\$3.000
Pregnancy complications up to a maximum of (deductible applies)	US\$25.000
Delivery complications up to a maximum of (deductible applies)	US\$25.000
Congenital or hereditary conditions of a child born under covered maternity, which appear prior to the age of 18 years *	US\$40.000
Congenital or hereditary conditions of a child born under covered maternity, which appear after the age of 18 years *	US\$40.000
Congenital or hereditary conditions of a NOT born under a policy child	Not Available

### Medical benefits

Air ambulance emergency transportation (lifetime maximum)	US\$10.000
Ground ambulance emergency transportation (maximum per event)	US\$1.000
Reconstructive surgery (due to accident covered by the policy) *	US\$25.000
Internal prostheses (medically required)*	100%
Medical equipment, internal and external prostheses and orthopedic devices (medically needed)*	100%
Emergency dental treatment (due to accident covered by the policy) *	US\$25.000
Physical and occupational therapy per insured per policy year, 20 visits	US\$50 each
Home nursing care	Maximum 30 calendar days
Emergency treatment outside the Provider Cluster, maximum *	US\$25.000
COVID-19 lodging (Simple lodging if you are notified with a sanitary isolation order)	US \$125 per day up to a maximum of US \$2,000

### Additional benefits

Natural death coverage	US\$10.000
Accidental death and dismemberment additional coverage	US\$10.000

### Travel assistance

Accident medical expenses	US\$10.000
Non-preexisting illness medical expenses	US\$10.000
Prescribed medications: by the assistance center medical department	Included
Dental Emergency	US\$500
Funeral Repatriation	US\$5.000
Medical transfer / Medical repatriation	US\$2.500
Family member transfer due to hospitalization	US\$500
Lost luggage compensation	US\$800
Pre-existing illness medical assistance	US\$100

*\* Usual, customary and reasonable expenses, as defined in policy. / NA – Not available. This is a summary of insurance information. For further information, consult the policy contract.*





## Travel assistance

US passport loss	US\$ 100
Early return due to serious loss at home	US\$ 500
Urgent messages transmission	Included
Coverage	Worldwide / no age limit
Maximum days per trip	60 days
Waiting period / Deductible and copay	DO NOT apply

## Other benefits

Regular sports (as long as it is stated on insurance application form)	Yes
High-risk or extreme sports, as long as it is practiced occasionally or as amateurs, with adequate equipment, except: high mountain climbing with or without rope; aircraft piloting, motocross, car racing, bungee jumping, tightrope, ramp car jumping, urban parkour, parachuting; paragliding and hang-gliders	Not Available
Terminal illnesses	Yes
Critical or severe illnesses	Yes
Any incurred expense within the last 90 days of the policy year not exceeding the deductible, will be applied to the next period deductible policy year	Not Available
Home medical assistance (medical house calls, maximum 4 per trimester and 2 ambulance services included if required by the doctor)	Available
Telemedicine Service	Available
Epidemic and Pandemic Diseases and/or International public health emergencies that have been declared as such	Yes
Allergy Treatment	No sublimit, allergy test does not apply

## Deductibles

In Latin America and the rest of the world, depending on option selected by the policyholder: One deductible per insured per policy year and maximum two deductibles per family, per policy year

\$250, \$500, \$1.000, \$2.500, \$5.000, \$10.000, \$20.000

## Coinsurance

Within Latin America	Not applicable
Rest of the world, maximum	20% of first \$5.000
Stop Loss (client maximum participation amount applying coinsurance)	US\$1.000
Maximum stay outside Latin America	180 days

\* Usual, customary and reasonable expenses, as defined in policy.  
/ NA – Not available. This is a summary of insurance information.  
For further information, consult the policy contract.

## WHY IT IS IMPORTANT TO PURCHASE A MEDICAL EXPENSES INSURANCE?

*The most important reason is that the insurance company covers any medical expenses the policyholder may face due to illness, accident or simply a visit to the doctor. This is one of the benefits a user will enjoy from paying a premium for a insurance policy, either with a lifetime contract or with annual renewals.*

*Additionally, an insurance policy is an investment, capable of safeguarding the finances of users and their families in face of high private health care costs. Having a good health insurance is fundamental since it supports the services provided by the C.C.S.S.*

- There is no need to sign up on a long waiting list to receive services at a health care center. Your consultation is immediate. Assistance in the emergency room at private hospitals is much faster.
- More than 852 medical specialists and 240 medical service providers, including pharmacies, clinical labs, imaging centers, and others will allow you to choose the professional you want depending on your health issue.
- In case of hospitalization, you may have a single room, with greater comfort, and all medical services needed.

- Diagnostic test results are readily available when needed.
- Access to a Medical Cluster will broaden the choice of health care professionals, so you can make your appointments around your daily activities, in a very quick and timely manner, with the best and highest quality levels.
- Thanks to the assistance provided by our insurance, you can receive the most innovative treatments, numerous therapeutic options and state-of-the-art technology, all under supervision of the best professionals.

### Contact:

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