Claria
LIFE AND HEALTH INSURANCE

MUNDIAL
HAS ME COVERED!



www.claria.us

INTERNATIONAL HEALTH PLANS

¿Why Claria?

Claria International Health Plans offer a clear choice to protect your family's future, with generous comprehensive international coverage combining efficient and personal service. The Claria plans offer maximum flexibility, peace of mind and excellent value while ensuring competitive renewal rates for years to come. Claria stands for clarity and focus for today and tomorrow.

Guaranteed Renewals

Renewals are guaranteed for the life of the policy. There is no maximum age for coverage as long as the policy is renewed.

Deductible

The selected deductible applies per person, per policy year with a maximum of two deductibles per coverage period.

Freedom to choose

Worldwide

Freedom to choose any doctor or medical facility anywhere in the world.

Within the United States

Access to **Multiplan and United Health Care**, two of the most extensive in the United States healthcare networks, which includes **4,100** hospitals and **900,000** practioners and specialist.

Deductible waiver

Elimination of deductible towards the in-patient benefits in the country of residence for policies with options **1 - 4** for admitted surgical hospitalization procedures.

Elimination of deductible toward outpatient benefit in the country of residence for options **1 - 4.**

Waiting Period

Coverage is immediate for accidents and infectious diseases with a 90 day waiting period for treatment of any other condition. The 90 day waiting period may only be waived at time of application at the administrator's discretion with proof of existing international health insurance in force for the past twelve consecutive months.



YOUR COVERAGE
our commitment

BENEFITS Worldwide

COVERAGE PER YEAR PER INSURED PERSON	$3,000,000

HOSPITALIZATION

Private Room	100%
Intensive care	100%
Medicine	100%
Surgeon	100%
Specialist	100%
Diagnostic service	100%
Cancer treatment	100%

OUTPATIENT

Medical visits, specialist	100 % *ICR MAX $150
Diagnostic services	100%
Surgery	100%
Cancer treatment	100%
Prescription medicine (Post-Hospitalization max. 6 months)	$8,000
Prescription medicine	$8,000 with 20% Coinsurance
Second medical opinion	100%
Alternative Medicine (max. 12 visits)	$150 per visit

MATERNITY BENEFITS (Options 1,2,3)

Maternity complications coverage (lifetime)	$500,000
Newborn coverage	$50,000
~ Within country of residence	
Normal delivery and Pre/Post natal care	$8,000
Medically necessary C-Section	$8,000
Elective C-Section	$8,000
Conservation of umbilical cord stem cells (included within $8,000)	$1,500
~ Outside country of residence	
Normal delivery and Pre/Post natal care/Elective C-Section	$8,000
Medically necesary C-Section	$8,000

This brochure and its contents are for informational purposes only. For full legal description of benefits, limits and exclusions please refer to the policy documents.

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ADDITIONAL BENEFITS

Congenital conditions (lifetime)	**$500,000**
Organ transplant (lifetime)	**$750,000**
Bone marrow transplant (lifetime) Benefit included within organ transplant	
Temporary coverage during underwriting (with submitted payment)	**$10,000**
Accidental dental treatment Ⓓ	**100 %**
Repatriation of mortal remains	**100%**
Travel benefits Ⓒ Ⓓ	**$10,000**
Air ambulance	**100 %**
Ground ambulance	**100%**
Physical therapy / Rehabilitation (Post surgery or accident)	**40 Sessions per year**
Home Health Care (Max. 30 days)	**$10,000**
Cash benefit *ICR	**$100 (max. 5 days)**
Dialysis	**$150,000**
Human Papillomavirus (HPV) (lifetime)	**$3,000**
Routine care (after 12 month period Ⓓ)	**$100 per policy**
Well Child Care	**$50 per visit**
Vaccines	**up to age 10 - 100%**
Accidental death /main insured: **$10,000** /Spouse : **$5,000** /Children : **$2,500**	
Accidental death and dismemberment (for main insured and spouse) optional benefit	**$100,000**
AIDS (lifetime)	**$20,000**
Durable medical equipment (per year)	**$3,000**
Dangerous sports (lifetime)	**$25,000**



*ICR = In country of residence
Ⓒ Co-insurance does not apply
Ⓓ Deductible does not apply

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Underwritten by:

Claria Life & Health Insurance Company Barbados is the leading US dollar international health insurance company transacting business in 45 countries in Latin America, Caribbean and the world. Claria connects members in over 130 countries and helps people improve their health, well-being and sense of security with the best quality global care. Twenty years of experience allows us to provide a full range of superb exclusive medical coverage that is easy to understand and use, excellent service and consistent, stable renewal rates.

Our Core Principals: ~ Best benefits ~ Great value ~ Extraordinary service standards

When members need us most they can count on Claria 365 days a year 24 hours; around the clock peace of mind for the best medical treatment anytime anywhere. We are ommitted to offering international life and health insurance products with worldwide coverage. Our experience enables us to adapt and evolve, protecting our Insured along the way.

Experience, Service, Stability and Trust.

Administrator:

Global Assurance Group has been an administrator for over 20 years and is the exclusive administrator for Claria Life and Health Insurance. With its offices in Miami, Florida and Dominican Republic, Global Assurance Group is dedicated to international life insurance, health insurance and reinsurance. Global Assurance Group administrates a range of innovative insurance plans designed specifically to address the insurance needs of consumers and corporate clients worldwide with a total commitment to service. Our expertise includes the servicing of USA and Global medical provider networks for international health plans. Global Assurance Group focuses on prompt underwriting, efficient claims processing, cost control measures and quality customer service.

Every day, our team works together with members in ways they find personal and proactive to form a true partnership that goes deeper than paying claims. Our culture to serve means we are here for our members in the most critical times of their lives and see them through to complete recovery, return to work and their families.

Global Assurance Group strives to provide members ample, all-encompassing, direct access to the USA medical provider network with approximately 900,000 healthcare providers under contract and global medical providers in over 130 countries. This allows access to the top world leading specialists and sub specialists in every medical field.

Assistance Provider:

GMMI, our 24- hour emergency call center, with true representation in over 200 countries has true global coverage combined with local understanding. Being part of Europ Assistance allows GMMI to provide assistance where and when it is needed. The depth and breadth of the group infrastructure means they are able to respond to major situations quickly and effectively. Europ Assistance developed the concept of assistance in France back in the 1960's. GMMI/Europ Assistance is part of Generali Group.

Axa Assistance is a wholly owned subsidiary of the AXA group, one of the world's largest financial groups. AXA Assistance, founded in 1959 was the first worldwide assistance company. Some other key figures are:

- Offices in more than 30 countries in 5 continents
- 300 medical professionals
- Workforce of 9,500 people worldwide
- Handles over 13.6 million case annually

AXA Assistance specializes in best in class emergency response and everyday assistance by providing high quality information and services that result in better travel, health and life experiences.

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Claria - **The Clear Choice**

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