Claria
LIFE AND HEALTH INSURANCE

SKY
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.

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 specialists.

Deductible and Co-Insurance

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

The coinsurance applies out of the country of residence after the insured person has met their deductible and shall be **10%** of the next **$10,000** *(maximum of $1,000)* of eligible benefits incurred.

Deductible Waiver

Elimination of deductible towards the in-patient benefits in the country of residence for policies that have a deductible of **$250 - $2,500** for admitted emergency hospitalizations or admitted surgical hospitalization procedures including when the Insured is admitted for less than **24 hours** in the hospital.

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

COVERAGE PER YEAR PER INSURED PERSON $1,000,000 or $2,000,000

HOSPITALIZATION

Private Room	**100%**
Intensive Care	**100%**
Medicine	**100%**
Surgeon	**100%**
Specialist	**100%**
Diagnostic Services	**100%**
Cancer Treatment	**100%**
Companion for minor (max. 10 days)	**per day $100**

OUTPATIENT BENEFITS

Medical visits, specialist, diagnostic services, surgery	**100%**
Cancer treatment	**100%**
Prescription medicine(Post-Hospitalization max. 6 months)	**$10,000**
Prescription medicine	**$10,000**
Alternative Medicine (max. 12 visits)	**$50 per visit**

MATERNITY BENEFITS

~ Within country of residence

Normal delivery and Pre/Post natal care	**$9,000**
Medically necessary C-Section	**$13,000**
Elective C-Section	**$9,000**
Single mother rider	**$4,000**
Conservation of umbilical cord stem cells (Included in the $9,000)	**Up to $2,000**

~ Outside country of residence

Normal delivery and Pre/ Post natal care/Elective C-Section	**80% up to $15,000**
Medically necesary C-Section	**80% up to $15,000**





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)	**$350,000**
Temporary coverage during underwriting (with submitted payment)	**$25,000**
Reconstructive surgery, after a Covered Accident	**$60,000** per insured (lifetime)
Accidental dental treatment ($500 deductible applies)	**$20,000**
Emergency medical reunion	**$10,000**
Repatriation of mortal remains	**$10,000**
Travel benefits Ⓓ Ⓒ	**$10,000**
Physical therapy / Rehabilitation (Post surgery ,accident max. 60 sessions)	**60 Sessions per year**
Home Health Care (Max. 30 days)	**$200**
Cash benefit *ICR	**$200 (max. 10 days)**
Routine care (after 12 month period Ⓓ)	**$700**
Well Child Care	**$50 per visit**
Air ambulance	**100%**
Ground ambulance	**100%**
Accidental death /main insured: **$10,000** /Spouse: **$5,000** /Children: **$2,500**	
Accidental death and dismemberment (for main insured and spouse) optional benefit	**Up to $100,000**
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 aplly

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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:

With over 1,800+ corporate clients located in more than 90 countries around the world, Global Excel manages approximately 420,000 inpatient, outpatient, and non-medical cases and files per year, and process over $1.95 billion in claims annually. Global Excel is one of the largest independent assistance and cost containment companies specializing in the U.S. market. As a global company, we cultivate trustworthy long-term business relationships above short-term profit opportunities. We strive to fully understand your specific needs so we can tailor our solutions to your challenges, help you increase your efficiency, and improve your bottom line.

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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