



Medical Tourism Policy Specifications

I. ELIGIBILITY

People between the ages of 18 and 65 years old travelling to receive medical or dental treatments through duly authorized doctors and hospitals, provided that the insured is located at a minimum distance of 50km from his place of residence.

***All treatments in the U.S. and Canada are excluded**

I. COVERED COMPLICATION DEFINITION

It is understood that a Medical Complication is the result of the occurrence of various factors that give rise to an additional treatment. A Medical Complication is not due to an adverse consequence of a wrong diagnosis that occurs during a scheduled medical/dental treatment. The first manifestation of the complication must arise during the coverage period of this policy.

II. COVERED COMPLICATIONS:

- a) Related to cardiopulmonary diseases: myocardial infarction, arrhythmia, hypoxia, pulmonary dysfunction, stroke
- b) The related surgery: bleeding, bruising, infection.
- c) Related to anesthesia: severe hypotension, severe hypertension.
- d) Postoperative: sepsis, pneumonia, urinary tract infections.
- e) Other complications in Bariatric Surgeries, such as: gastric leak, postoperative hernia and Occlusion with a sub-limit of USD 2,500.

III. EXCLUSIONS FOR COVERED COMPLICATION(S) FROM AN ELIGIBLE SCHEDULED MEDICAL TREATMENT

No coverage shall be provided, and no payment shall be made for any loss resulting in whole or in part from, or contributed by, or as a natural and probable consequence of any of the following excluded risks:

- 1) Medical expenses that are a result of an Insured Person(s) dissatisfaction with the results of an Eligible Scheduled Medical Treatment
- 2) Expenses that exceed the Usual and Customary Charges for the same medical issue;
- 3) Traveling against the recommendation of the Insured Person(s) Legally Qualified Physician before or after an Eligible Scheduled Medical Treatment;
- 4) Expenses for replacement or rectification of prostheses, corrective devices, medical appliances, and standard surgical implants, unless required for the Treatment of a Covered Complication(s).
- 5) Expenses for postoperative stress, insomnia, or other sleep disorder, or other forms of psychological stress, including anguish, loss of enjoyment, or pain and suffering;
- 6) Expenses for vocational, occupational, speech, recreational, or music therapy;



- 7) Expenses resulting from the Insured Person's non-compliance with a Legally Qualified Physician's orders;
- 8) Expenses incurred when traveling against the advice of a Legally Qualified Physician who restricted travel: 1.) Associated with the Eligible Scheduled Medical Treatment, or 2.) associated with Covered Complication(s) arising from the Eligible Scheduled Medical Treatment
- 9) Expenses incurred out of Latin America
- 10) When the state of health of the insured is critical and/or represents a high risk of complication that could have been determined/detected before the surgery.

IV. COVERAGE AND LIMITS

COVERAGE	LIMITS	
1. Additional Medical Expenses	5,000	Sub-limit of 2,500 for gastric leak, postoperative hernia and occlusion
2. Additional expenses after the first \$5,000 USD		
2.1 Additional daily hospital room	100	Per day / Max. 10 days
2.2 Additional medical consultations	250	Per consultation / Max. 10 days
2.3 Travel and accommodation daily expenses	100	Per day / Max. 10 days
2.4 Additional travel expenses	100	
3. Accommodation and plane ticket for non-scheduled visit to the doctor up to 12 months later	Included	
Trip cancellation	400	
Trip delay	100	Per day / Max. 3 days
Travel liability	5,000	
Accidental death	1,000	
Loss of luggage	100	After 12 hours
Travel assistance 24/7	Included	

V. CURRENCY

USD (United States Dollars)

VI. MAXIMUM AGE OF ACCEPTANCE

From 18 and up to 65 years old

Medical Tourism Policy – Claim Process

Dear Client,

Novamar Insurance Mexico along with QBE Seguros work to ensure the best possible service for you. For this reason, we have created a short list of steps you need to take when filing a claim for a medical complication.

The first thing you need to do in case of a complication is to call within the first hour, or as soon as possible, the emergency phone number:

+ 52 55 85 26 22 08

1. As you are talking to the insurance company, you will need to provide your policy number to the operator and let them know which hospital/clinic you are in. The policy number is located in your certificate of coverage.
2. The insurance company will request you the following documents to evaluate your claim:
 - a) Copy of your policy
 - b) Copy of your Passport
 - c) Medical Reports:
 - Pre – operative
 - Post – operative
 - Analysis or studies performed during your stay at the hospitalThese documents may be requested from your treating physician and must be letterhead and signed by your doctor.
 - d) Breakdown of expenses arising from the complication presented

3. There are 2 options to get the payment for your complications:

Direct Payment to the Hospital:

- a) If the hospital you are in is in the direct payment network, the insurance company will contact the hospital and take care of the costs of your medical complication and you will avoid paying out of your pocket.

If the hospital is not in the direct payment network, the insurance company can try to negotiate a direct payment with that hospital, which will only be possible if the hospital accepts the payment. But if the hospital does not accept such payment, you will be reimbursed by the insurance company after you have covered the expenses of your complication.

Reimbursement:

- b) If you have covered the expenses of your complication, you will have to fill out the claim forms provided by the insurance company. After that, you will receive a response from the claims department within 10 business days. You will need to provide all the medical reports and breakdown of the cost to the insurance company in order to be reimburse.

For further information please contact us at info@novamar.net

Mexico: Tel. 52 322 297 66440

Mexico: Tel. 01 800 827 4637

USA: 1 949 274 4111