

Global Plan - Benefit Maximums

The maximum lifetime benefit is \$5,000,000

Medical Service	Maximum Benefit	Waiting Period	Pre-Certification
Physician Visit	\$5,000,000		No
Infant & Child Development	\$5,000,000		No
Child Vaccination	\$5,000,000		No
Adult Wellness	\$500 Per calendar year		No
Maternity Care – Pregnancy and/or Birth without complications	\$30,000 Max lifetime benefit	12 Months	Yes, during the first 90 days of pregnancy
Hospitalization (Inpatient care)	\$5,000,000		Yes, at least 72 hours prior to hospitalization. Emergencies: up to 48 hours after admission
Emergency Room (without hospitalization)	2 Visits Per calendar year		No
Transplants	\$500,000 Max lifetime benefit		Yes, at least 72 hours before hospitalization
Organ or Tissue Donor Medical and/or Traveling Expenses	\$5,000 Per event		
Emergency Medical Evacuation by Aircraft	\$25,000 Per event		Yes, services will be received only from in-network providers & will be coordinated by the insurance company
Physiotherapy or Chiropractic	\$50 per visit and not more than 24 visits per calendar year		
Mental Health	\$10,000 Per calendar year \$20,000 Max lifetime benefit	12 Months	
Ambulance	\$2,500 Per event		
Durable Medical Equipment	\$5,000 Max lifetime benefit		
Nursing Services	\$50,000 Max lifetime benefit		
Pre-existing Condition	\$5,000,000	As specified in chapter 4	As specified in each of the policy chapters
Family Unification	\$1,000 Max lifetime benefit		Yes, at least 15 days before a major operation and not more than 30 days afterwards. Services will be received only by specified providers & will be coordinated by the insurance company

This appendix is subject to the policy terms, conditions and exclusions.