



## Estudiantil Elite Premium



### Benefits

Maximum coverage amount

**USD Coverage**  
**\$200.000**

#### Medical Benefits

1. Medical and hospital expenses due to accident or illness	\$200.000
2. Initial assistance for life-threatening emergencies even for pre-existing conditions	Annual Limit \$4.000
3. Dental care expenses	Annual Limit \$4.000
4. Emergency medical transfer	Annual Limit \$24.000
5. Transfer of mortal remains, sanitary repatriation	Annual Limit \$50.000
6. Expenses for accidents in recreational sports	Annual Limit \$10.000
7. Outpatient	
• Sessions of alternative medicine	Annual Limit \$100
• Clinical laboratory	Up to the contracted limit
• Outpatient imaging	Up to the contracted limit
• Hospital rehabilitation therapy	Annual Limit \$4.000
• Expenses for commercial or generic hospital drugs	Annual Limit \$4.000
8. Hospital	
• Hospital clinical laboratory	Up to the contracted limit
• Hospital imaging	Up to the contracted limit
• Expenses for commercial or generic hospital drugs	Annual Limit \$4.000
• Physical recovery therapy	Annual Limit \$4.000
9. Other coverages	
• Orthotics, orthotics, synthetic or mechanical or artificial aids	Annual Limit \$5.000
• Non-dental, ocular or aesthetic functional prosthesis, provided that its use is justified	Annual Limit \$10.000
• Coverage of organic-based psychological and psychiatric expenses, duly diagnosed	Annual Limit \$100
• Coverage of care necessary to cover health conditions that are consequences of actions and / or diseases due to the use of drugs, narcotics	Annual Limit \$100
• Self-inflicted injuries, suicide attempt	Annual Limit \$100
• Sexually transmitted disease coverage	Annual Limit \$500

#### Additional Medical Benefits

1. Transfer of mortal remains, sanitary repatriation	Up to the contracted limit
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#### Dental Assistance in Ecuador

1. General dentistry's appointment	100%
2. Prophylaxis - Oral hygiene education	100%
3. X Ray (Periapical)	100%
4. Simple dental extraction	100%
5. Supragingival calculus removal	70%
6. Medical appointment with an specialist	50%
7. Simple restauration	50%
8. Composite restauration	50%
9. Complex restauration	50%

#### General Telemedicine in Ecuador

1. General Telemedicine	80%
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#### Technical Benefits

1. Hotel expenses for recovery	\$1.500
• Hotel (daily)	\$70
• Food (daily)	\$40
2. Companion transportation expenses (both ways)	Airplane ticket
3. Companion lodging expenses	\$1.500
• Hotel (daily)	\$70
4. • Food (daily)	\$40
Return in different designated date	Fare Difference
5. Return of minors	Fare Difference
6. Legal Assistance:	
• Attorney fees	\$5.000
• Bail advance	\$5.000
7. Expenses reimbursement for delayed or cancelled flight	\$300
8. Compensation for travel cancellation fee (tickets)	\$1.000
9. Compensation for studies cancellation fee	\$4.000
10. Luggage finding	Included
11. Compensation for delay and/or definitive loss of luggage	
• Expenses for luggage delay for more than 24 hours	\$200
• Expenses for luggage delay for more than 5 days	\$200
• Expenses for luggage delay for more than 12 days	\$400
• Final loss of luggage	\$2.000
12. Interruption of travel due to death of a relative	\$1.000
13. Funeral assistance in the destination country	Included
14. Life insurance*	\$20.000
15. Refund for lost or stolen passport	\$70
16. Funeral expenses, funeral assistance	Included

#### Informational Benefits

1. Assistance for lost and/or stolen documents	Included
2. Information about visas and vaccination	Included

The medical emergency and urgency coverage will be limited to the use of the emergency room until the patient's stabilization in the case of levels 1 and 2 on the Manchester scale.

\*For a level 3 emergency that requires observation for less than 24 hours, the patient will receive coverage as an emergency consultation.

\*Minimum number of days of issuance according to the contracted plan and based on BlueCard Ecuador's conditions.