



## Benefits

Maximum coverage amount

**USD Coverage**  
**\$250.000**

### Medical Benefits

|   |                            |
|---|----------------------------|
| 1. Medical and hospital expenses due to accident or illness   | \$250.000                  |
| 2. Initial assistance for life-threatening emergencies even for pre-existing conditions   | Annual limit \$8.000       |
| 3. Dental care expenses   | Annual limit \$5.000       |
| 4. Emergency medical transfer   | Annual limit \$25.000      |
| 5. Transfer of mortal remains, sanitary repatriation  | Annual limit \$42.000      |
| 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 \$5.000       |
| • Expenses for commercial or generic hospital drugs   | Annual limit \$5.000       |
| 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 \$5.000       |
| • Physical recovery therapy   | Annual limit \$5.000       |
| 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 \$1.000       |
| 10. Coverage for working or professional conditions   | Up to the contracted limit |

### Additional Medical Benefits

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|--|----------------------------|
| 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

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|-------------------------|-----|
| 1. General Telemedicine | 80% |
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### Technicals Benefits

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|--|-----------------|
| 1. Hotel expenses for recovery   | \$2.000         |
| • Hotel (daily)  | \$80            |
| • Food (daily)   | \$50            |
| 2. Companion transportation expenses (both ways)   | Air ticket      |
| 3. Companion lodging expenses  | \$2.000         |
| • Hotel (daily)  | \$80            |
| • Food (daily)   | \$50            |
| 4. Return in different designated date   | Fare difference |
| 5. Return of minors  | Fare difference |
| 6. Legal Assistance:   |                 |
| • Attorney fees  | \$10.000        |
| • Bail advance   | \$5.000         |
| 7. Expenses reimbursement for delayed or cancelled flight                                  | \$300           |
| 8. Compensation for travel cancellation fee (tickets)                                      | \$5.000         |
| 9. Luggage finding   | Included        |
| 10. 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         |
| 11. Interruption of travel due to death of a relative                                      | \$5.000         |
| 12. Refund for lost or stolen passport   | \$70            |
| 13. Reimbursement of VIP lounge expenses for flight delays in Ecuador of more than 2 hours | \$40            |

### Informational Benefits

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| 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.