

	Benefits Maximum coverage amount	USD Coverage \$120.000
	Medical Benefits	
	Medical and hospital expenses due to accident or illness	\$120.000
	Initial assistance for life-threatening emergencies even for pre-existing conditions	Annual limit \$5.000
	Dental care expenses	Annual limit \$2.000
	Emergency medical transfer	Annual limit \$8.000
	Transfer of mortal remains, sanitary repatriation	Annual limit \$8.500
	Expenses for accidents in recreational sports	Annual limit \$7.000
	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 \$2.000
	Expenses for commercial or generic hospital drugs.	Annual limit \$2.500
	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 \$2.500
	Physical recovery therapy	Annual limit \$2.000
	Other Coverages	Λ
	Orthotics, orthotics, synthetic or mechanical or artificial aids Non doubtel, coular or acethotic functional prosthesis, provided that its use is justified.	Annual limit \$3.000
	Non-dental, ocular or aesthetic functional prosthesis, provided that its use is justified Coverage of organic based psychological and psychiatric expenses, duly diagnosed.	Annual limit \$8.000
	Coverage of organic-based psychological and psychiatric expenses, duly diagnosed 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 \$800
)	Coverage for working or professional conditions	Up to the contracted limit
		Op to the contracted ill lift
	Additional Medical Benefits	
	Transfer of mortal remains, sanitary repatriation	Up to the contracted limit
	Dental Assistance in Ecuador	
	General dentistry's appointment	100%
	Prophylaxis - Oral hygiene education	100%
	X Ray (Periapical)	100%
	Simple dental extraction	100%
	Supragingival calculus removal	70%
	Medical appointment with an specialist	50%
	Simple restauration I	50%
	Composite restauration Complex restauration	50% 50%
Į	General Telemedicine in Ecuador	
	General Telemedicine	80%
	General Telemedicine Technicals Benefits	80%
	Technicals Benefits	
		80% \$1.500 \$70
	Technicals Benefits Hotel expenses for recovery	\$1.500
	Technicals Benefits Hotel expenses for recovery Hotel (daily)	\$1.500 \$70
	Technicals Benefits Hotel expenses for recovery • Hotel (daily) • Food (daily)	\$1.500 \$70 \$40
	Technicals Benefits Hotel expenses for recovery • Hotel (daily) • Food (daily) Companion transportation expenses (both ways)	\$1.500 \$70 \$40 Air ticket
	Technicals Benefits Hotel expenses for recovery Hotel (daily) Food (daily) Companion transportation expenses (both ways) Companion lodging expenses	\$1.500 \$70 \$40 Air ticket \$1.500
	Technicals Benefits Hotel expenses for recovery Hotel (daily) Food (daily) Companion transportation expenses (both ways) Companion lodging expenses Hotel (daily)	\$1.500 \$70 \$40 Air ticket \$1.500 \$70
	Technicals Benefits Hotel expenses for recovery - Hotel (daily) - Food (daily) Companion transportation expenses (both ways) Companion lodging expenses - Hotel (daily) - Food (daily)	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40
	Technicals Benefits Hotel expenses for recovery - Hotel (daily) - Food (daily) Companion transportation expenses (both ways) Companion lodging expenses - Hotel (daily) - Food (daily) Return in different designated date	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference
	Technicals Benefits Hotel expenses for recovery - Hotel (daily) - Food (daily) Companion transportation expenses (both ways) Companion lodging expenses - Hotel (daily) - Food (daily) Return in different designated date Return of minors	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference
	Technicals Benefits Hotel expenses for recovery Hotel (daily) Food (daily) Companion transportation expenses (both ways) Companion lodging expenses Hotel (daily) Food (daily) Return in different designated date Return of minors Legal Assistance:	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference
	Technicals Benefits Hotel expenses for recovery - Hotel (daily) - Food (daily) Companion transportation expenses (both ways) Companion lodging expenses - Hotel (daily) - Food (daily) Food (daily) Return in different designated date Return of minors Legal Assistance: - Attorney fees - Bail advance Expenses reimbursement for delayed or cancelled flight	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference
	Technicals Benefits Hotel expenses for recovery Hotel (daily) Food (daily) Companion transportation expenses (both ways) Companion lodging expenses Hotel (daily) Food (daily) Food (daily) Return in different designated date Return of minors Legal Assistance: Attorney fees Bail advance Expenses reimbursement for delayed or cancelled flight Compensation for travel cancellation fee (tickets)	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference
	Technicals Benefits Hotel expenses for recovery - Hotel (daily) - Food (daily) Companion transportation expenses (both ways) Companion lodging expenses - Hotel (daily) - Food (daily) Return in different designated date Return of minors Legal Assistance: - Attorney fees - Bail advance Expenses reimbursement for delayed or cancelled flight Compensation for travel cancellation fee (tickets) Luggage finding	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference
	Technicals Benefits Hotel expenses for recovery - Hotel (daily) - Food (daily) Companion transportation expenses (both ways) Companion lodging expenses - Hotel (daily) - Food (daily) Return in different designated date Return of minors Legal Assistance: - Attorney fees - Bail advance Expenses reimbursement for delayed or cancelled flight Compensation for travel cancellation fee (tickets) Luggage finding Compensation for delay and/or definitive loss of luggage	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference \$5.000 \$5.000 \$150 \$1.000 Included
	Technicals Benefits Hotel expenses for recovery - Hotel (daily) - Food (daily) Companion transportation expenses (both ways) Companion lodging expenses - Hotel (daily) - Food (daily) Return in different designated date Return of minors Legal Assistance: - Attorney fees - Bail advance Expenses reimbursement for delayed or cancelled flight Compensation for travel cancellation fee (tickets) Luggage finding	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference \$5.000 \$5.000 \$150 \$1.000
	Technicals Benefits Hotel expenses for recovery Hotel (daily) Food (daily) Companion transportation expenses (both ways) Companion lodging expenses Hotel (daily) Food (daily) Food (daily) Return in different designated date Return of minors Legal Assistance: Attorney fees Bail advance Expenses reimbursement for delayed or cancelled flight Compensation for travel cancellation fee (tickets) Luggage finding Compensation for delay and/or definitive loss of luggage Expenses for luggage delay for more than 24 hours	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference \$5.000 \$5.000 \$150 \$1.000 Included
	Technicals Benefits Hotel expenses for recovery Hotel (daily) Food (daily) Companion transportation expenses (both ways) Companion lodging expenses Hotel (daily) Food (daily) Food (daily) Return in different designated date Return of minors Legal Assistance: Attorney fees Bail advance Expenses reimbursement for delayed or cancelled flight Compensation for travel cancellation fee (tickets) Luggage finding Compensation for delay and/or definitive loss of luggage Expenses for luggage delay for more than 24 hours Expenses for luggage delay for more than 5 days	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference \$5.000 \$5.000 \$150 \$1.000 Included
	Technicals Benefits Hotel expenses for recovery Hotel (daily) Food (daily) Companion transportation expenses (both ways) Companion lodging expenses Hotel (daily) Food (daily) Food (daily) Return in different designated date Return of minors Legal Assistance: Attorney fees Bail advance Expenses reimbursement for delayed or cancelled flight Compensation for travel cancellation fee (tickets) Luggage finding Compensation for delay and/or definitive loss of luggage Expenses for luggage delay for more than 24 hours Expenses for luggage delay for more than 5 days Expenses for luggage delay for more than 12 days	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference \$5.000 \$5.000 \$150 \$1.000 Included
	Technicals Benefits Hotel expenses for recovery Hotel (daily) Food (daily) Companion transportation expenses (both ways) Companion lodging expenses Hotel (daily) Food (daily) Return in different designated date Return of minors Legal Assistance: Attorney fees Bail advance Expenses reimbursement for delayed or cancelled flight Compensation for travel cancellation fee (tickets) Luggage finding Compensation for delay and/or definitive loss of luggage Expenses for luggage delay for more than 24 hours Expenses for luggage delay for more than 12 days Final loss of luggage	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference \$5.000 \$150 \$1.000 Included \$200 \$200 \$400 \$1.800
).	Technicals Benefits Hotel expenses for recovery Hotel (daily) Food (daily) Companion transportation expenses (both ways) Companion lodging expenses Hotel (daily) Food (daily) Food (daily) Return in different designated date Return of minors Legal Assistance: Attorney fees Bail advance Expenses reimbursement for delayed or cancelled flight Compensation for travel cancellation fee (tickets) Luggage finding Compensation for delay and/or definitive loss of luggage Expenses for luggage delay for more than 24 hours Expenses for luggage delay for more than 5 days Expenses for luggage delay for more than 12 days Final loss of luggage Interruption of travel due to death of a relative	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference \$5.000 \$5.000 \$150 \$1.000 Included \$200 \$200 \$400 \$1.800 \$1.000
	Technicals Benefits Hotel expenses for recovery Hotel (daily) Food (daily) Companion transportation expenses (both ways) Companion lodging expenses Hotel (daily) Food (daily) Return in different designated date Return of minors Legal Assistance: Attorney fees Bail advance Expenses reimbursement for delayed or cancelled flight Compensation for travel cancellation fee (tickets) Lugagae finding Compensation for delay and/or definitive loss of luggage Expenses for luggage delay for more than 24 hours Expenses for luggage delay for more than 12 days Final loss of luggage Interruption of travel due to death of a relative Refund for lost or stolen passport Reimbursement of VIP lounge expenses for flight delays in Ecuador of more than 2 hours	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference \$5.000 \$150 \$1.000 Included \$200 \$200 \$400 \$1.800 \$1.800 \$1.000
).	Technicals Benefits Hotel expenses for recovery Hotel (daily) Food (daily) Companion transportation expenses (both ways) Companion lodging expenses Hotel (daily) Food (daily) Return in different designated date Return of minors Legal Assistance: Attorney fees Bail advance Expenses reimbursement for delayed or cancelled flight Compensation for travel cancellation fee (tickets) Luggage finding Compensation for delay and/or definitive loss of luggage Expenses for luggage delay for more than 24 hours Expenses for luggage delay for more than 5 days Expenses for luggage delay for more than 12 days Final loss of luggage Interruption of travel due to death of a relative Refund for lost or stolen passport Reimbursement of VIP lounge expenses for flight delays in Ecuador of	\$1.500 \$70 \$40 Air ticket \$1.500 \$70 \$40 Fare difference Fare difference \$5.000 \$150 \$1.000 Included \$200 \$200 \$400 \$1.800 \$1.800 \$1.000

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.