



Redbridge[®]
Insurance Company, Ltd.

RedUltra
CARE

HEALTH INSURANCE

APRIL 2023

■ About Us

Redbridge is recognized for offering the widest variety of insurance and reinsurance for health, life, property and casualty and assistance programs worldwide. Redbridge is rated B++ (Good) by AM Best. It offers comprehensive coverage for individuals, groups, and expatriates.

Redbridge developed a unique portfolio, the best in the insurance industry, to meet the needs of it's insured's, guaranteeing the peace of mind needed to face any unforeseen event.

"Redbridge assures your peace of mind"

■ Plan Description

RedUltra Care plan provides extensive international coverage of intra-hospital and ambulatory medical services, with access to the best specialists, medical centers and hospitals anywhere in the world, including the United States of America. It also offers, excellent benefits for surgeries, organ transplants, preventive care, maternity and newborn care and complications, and many more.

■ Exclusive Services

- Customer Service 24/7 by multilingual experts
- Medical and Administrative Team with extensive experience
- Pharmacy Services and Second Medical Opinion
- Telemedicine and House Calls
- Transportation and Lodging Coordination
- Emergency Transportation
- Genomic Test for Cancer Diagnosis
- Travel Assistance and Funeral Services

■ Eligibility

- Up to age 74, lifetime renewal guaranteed
- Unmarried children up to attained age 18 years
- Unmarried children up to attained age 24 years, full-time student
- Residents outside of U.S.A. and its territories

■ Deductible Options

INSIDE LATIN AMERICA	\$500	\$1,000	\$2,000	\$5,000	\$10,000	\$20,000	\$25,000
OUTSIDE LATIN AMERICA	\$1,000	\$2,000	\$3,000	\$5,000	\$10,000	\$20,000	\$25,000

All benefits and coverage limits are subject to payment of the Deductible and Coinsurance (if applicable), and are paid according to the usual, reasonable and customary costs (UCR). All limits are expressed in US dollars.

SCHEDULE OF BENEFITS	COVERAGE
GENERAL INFORMATION	
Maximum benefit per insured, per policy year	\$7,000,000
Coverage	Worldwide
Renewal	Lifetime Guaranteed
DEDUCTIBLE PER POLICY YEAR	
One (1) deductible per insured, two (2) deductibles per family policy	
Intra-hospital Surgery in the country of residence, deductible is waived up to a maximum of \$1,000	
Hospitalization for Serious Accident, deductible is waived up to the \$5,000 option	100%
Policies with no claims during the last 3 years, deductible is waived for 1 year:	
Options of \$5,000 or less	100%
Options of more than \$5,000	50%
ORGANS AND TISSUES TRANSPLANT	
Lifetime limit, includes living donor	\$1,000,000
INPATIENT MEDICAL SERVICES	
Private Hospital Room	100%
Hospital Suite	\$2,000 per night
Hospital Accommodation for Companion of a Hospitalized Minor, maximum 10 nights	\$300 per night
Intensive Care Unit	100%
Physicians Fees, Surgeon, Assistant Surgeon, Anesthesiologist	100%
Intra-hospital Medications	100%
Inpatient Rehabilitation	100%
Medical Diagnostic Services	100%
Implants or Surgical Prosthesis	100%
Other Services, Procedures and Hospital Supplies	100%
Emergency Hospitalization	100%
OUTPATIENT MEDICAL SERVICES	
Emergency Room	100%
Physicians and Specialists Visits:	100%
House Calls	100%
Telemedicine	100%
Diagnostic Medical Services	100%
Outpatient Prescribed Medications	100%
Ambulatory Physical Therapy and/or Rehabilitation	100%
Durable Medical Equipment	100%
Dialysis	100%

SCHEDULE OF BENEFITS	COVERAGE
OUTPATIENT MEDICAL SERVICES	
Home Healthcare	100%
Allergy Treatments	100%
Hearing Aids, lifetime limit	\$3,000
Occupational Therapy, Speech Therapy, Sleep Apnea, Sleep Disorders or Autism	\$5,000
Psychology/Psychiatry Outpatient Appointments	\$2,000
Second Medical Opinion	100%
OTHER BENEFITS	
Cancer Treatments	100%
Dental Benefit as direct consequence of a covered accident	100%
Human Papilloma Virus (HPV)	100%
Acquired Immune Deficiency Syndrome (AIDS), lifetime limit	\$1,000,000
Alzheimer's Disease	100%
Palliative Care/ Hospice, maximum 30 days, lifetime limit	100%
Prophylactic Surgery to prevent the high risk of Cancer, lifetime limit	\$30,000
Bariatric Surgery, lifetime limit	\$15,000
Reconstructive Surgery	100%
External Prosthesis, lifetime limit	\$30,000
Injuries caused by Aviation Accident, in a Private or Commercial aircraft	100%
Injuries caused by the practice of Recreational Sports, including Professional Sports	100%
MATERNITY CARE. Only available on policies with a deductible of less than \$5,000. No deductible applies.	
Natural or cesarean delivery, prenatal and postnatal care, 2 pediatric visits, collection and shipment of umbilical cord stem cells	\$10,000
MATERNITY AND NEWBORN COMPLICATIONS. Only available on policies with a deductible of less than \$5,000. No deductible applies.	
In Latin America	100%
Outside Latin America, lifetime limit per policy	\$1,000,000
In multiple births under a covered maternity, the benefit will be proportionally distributed among all newborns	
The newborn of a covered maternity will be covered automatically, provided that is enrolled in the policy within the first 60 days of birth.	
CONGENITAL / HEREDITARY CONDITIONS	
Conditions that manifest before the age of 18 years, lifetime limit	\$2,000,000
Conditions that manifest at age 18 years or later, lifetime limit	100%
Cellular and Biological Immunotherapy	\$500,000
PREVENTIVE MEDICAL CHECK UP. No deductible applies	
Principal Insured and dependent Spouse	\$500
Dependent Children	\$200

SCHEDULE OF BENEFITS	COVERAGE
EMERGENCY TRANSPORTATION. No deductible applies	

Ground Ambulance	100%
Air Ambulance	100%
Cost of Return Fare for the insured and a companion after an Air Evacuation	\$2,000 per person
Repatriation or Cremation of Mortal Remains	100%

PROVIDERS NETWORK	
Worldwide	Free Choice

NOTIFICATION AND PRE-CERTIFICATION REQUIREMENT

The following services requires Notification and Pre-certification within 72 hours of the event. Failure to comply with this requirement, holds the insured responsible for payment of 30% of all covered charges.

Hospitalization	Palliative Care / Hospice	Air Ambulance
Surgeries with General Anesthesia	Ambulatory Therapies	Repatriation of Mortal Remains
Cardiac Procedures	Organ and Tissue Transplants	Cremation of Mortal Remains
Cancer Treatments	Home Health Care	Durable Medical Equipment

WAITING PERIODS. Conditions and Services subject to Waiting Periods

Maternity Care	10 months
Acquired Immune Deficiency Syndrome (AIDS)	48 months
Bariatric Surgery	24 months
Prophylactic Surgery	24 months
Preventive Medical Check Up	10 months

ADDITIONAL BENEFITS. No deductible applies

TRAVEL ASSISTANCE	GENOMIC TEST	FUNERAL ASSISTANCE
<ul style="list-style-type: none"> Elegible up to age 74 Assistance Services for emergencies occurring for the 1st time during a trip outside the country of residence Benefit amount decreases to 50% at 75 years of age, 25% at 85 years of age and ends at 99 years of age. The benefits, terms and conditions are specified in the Travel Assistance Rider. Notification and Pre-certification within 72 hours of the event. 	<ul style="list-style-type: none"> Genomic Test for the 1st Cancer Diagnosis, up to age 69 years Waiting Period 90 days Benefits, Terms and Conditions are specified in the Genomic Test Rider 	<ul style="list-style-type: none"> Funeral Services coordination for the Principal Insured and dependent Spouse of 18 to 74 years of age Waiting Period 180 days Benefits, Terms and Conditions are specified in the Funeral Assistance Rider Notification and Pre-certification within 48 hours of the event.
\$10,000	\$10,000	\$2,500

*Latin America. Comprises Mexico, Central America, South America and the Caribbean except Puerto Rico, US Virgin Islands and Cuba.

Redbridge[®]

Insurance Company, Ltd

ASSURES YOUR PEACE OF MIND



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