

Deductible

In country of residence	
Outside country of residence	USD 1,000

Age**Male | Female**

1 child	401
2 children	637
3 children or more	933
19-29	1,135
30-34	1,342
35-39	1,490
40-44	1,707
45-49	1,937
50-54	2,171
55-59	2,458
60-64	3,222
65-69	4,495
70-74	5,031
75-79	5,540
80 & up	6,406

Administrative Notice

Certificate fee (annual): USD 50

Minimum five (5) employees per group

Rates are annual and in USD Dollars, effective as of March 1, 2026

- One deductible per insured, per policy year (Maximum two deductibles per policy year)
- For ages 60 and older, an Attending Physician Statement (APS) is required when applying for coverage. For ages below 60 an APS may be requested
- Age limit to apply for coverage: 73 years.
- Rates are subject to final evaluation for the respective insured

COINSURANCE:

After meeting your deductible, you will be required to pay 20% of the first USD 5,000 of covered charges (maximum USD 1,000 out of pocket). This means the company will pay 80% of the first USD 5,000 and 100% of the remaining balance up to USD 2,000,000. The coinsurance does not apply inside your country of residence when Redbridge Network and Healthcare Inc. is notified in advance.

SCHEDULE OF BENEFITS

Maximum coverage per insured, per policy year	USD	2,000,000
Hospital Coverage (Room and Board) (Private and Semi-private)		No limit
Hospital Intensive Care Unit		No limit
Maternity care (no deductible or coinsurance applies)	USD	2,500
Newborn coverage (no deductible or coinsurance applies)	USD	25,000
Congenital and hereditary disorders:		
Manifested before age 18 (per insured, per lifetime)	USD	100,00
Manifested on or after age 18 (per insured, per lifetime)	USD	2,000,000
Organ transplant (per insured, per lifetime)	USD	250,000
Air ambulance (per insured, per lifetime)	USD	50,000
Ground ambulance (per incident)	USD	1,000
Repatriation of mortal	USD	5,000
Emergency treatment outside the Preferred provider Network (per incident)	USD	25,000
Disclosed pre-existing conditions (per policy year, per insured after twenty-four (24) months continuous coverage)	USD	25,000
Temporary accidental medical coverage while application is being underwritten	USD	25,000

Please refer to the policy for specific benefits and coverage.