

Benefits

Coverage USD

Maximum coverage amount

50.000

Medical Benefits

1. Medical and hospital expenses due to accident or illness	50.000
2. Initial assistance for life-threatening emergencies even for pre-existing conditions	Annual limit \$2.000
3. Dental care expenses	Annual limit \$2.000
4. Emergency medical transfer	Annual limit \$3.500
5. Transfer of mortal remains. Sanitary repatriation.	Annual limit \$4.000
6. Expenses for accidents in recreational sports	Annual limit \$2.000
7. Outpatient	Annual limit \$100
• Sessions of alternative	Up to the contracted limit
• Outpatient imaging	Up to the contracted limit
• Outpatient imaging	Annual limit \$1.000
• Hospital rehabilitation therapy	Annual limit \$1.500
• Expenses for commercial or generic hospital drugs	
8. Hospital	Up to the contracted limit
• Hospital clinical laboratory	Up to the contracted limit
• Hospital imaging	Annual limit \$1.500
• Expenses for commercial or generic hospital drugs	Annual limit \$1.000
• Physical recovery therapy	
9. Other Coverages	Annual limit \$2.000
• 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 \$100
• 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.	
• Undefined contraceptive methods	Annual limit \$10
• Self-inflicted injuries, suicide attempt.	Annual limit \$100
• Sexually transmitted disease coverage	Annual limit \$100

Additional Medical Benefits

1. Transfer of mortal remains, Sanitary Repatriation	Up to the contracted limit
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Ecuador Dental Plan

Clinical examination	Included
Diagnosis and treatment plan	
General doctor consultations	
Oral Hygiene Education	
Prophylaxis	

Technical Benefits

1. Hotel expenses for recovery	500
2. Companion transportation expenses (both ways)	Air Ticket
3. Companion lodging expenses	500
4. Return in different designated date	Fare Difference
5. Return of Minors	Fare Difference
6. Legal Assistance:	
* Attorney fees	2.000
* Advance of bonds	5.000
7. Expenses reimbursement for delayed or cancelled flight	100
8. Compensation for travel cancellation fee (tickets)	250
9. Luggage finding	Included
10. Complementary Compensation for lost luggage.	
* Expenses for luggage delay for more than 72 hours.	250
* Expenses for luggage delay for more than 12 days.	650
* Final loss of luggage	900
11. Interruption of travel due to death of a relative	1.000
12. Reimbursement for theft or loss of passport	70

Informational Benefits

1. Transmission of urgent messages	Included
2. Emergency cash shipping	Up to 1000
3. Assistance for lost and/or stolen documents	Included
4. Information about visas and vaccination. Ticket booking for shows	Included

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