



Riders



Hospital Income Benefit

- This benefit will help cover any unexpected costs during a hospitalization resulting from an accident or illness covered by the policy. This benefit is payable in addition to an insured's health plan coverage with BMI.
- Eligibility:**
 - Policies with policyholders under 65 years of age.
 - Coverage will cease upon renewal in which any insured person reaches age 69.
 - Spouses under age 65 and dependent children on the same policy are eligible when the policyholder purchases the rider.
 - Rider not available in Flexi Plan III Latin America.
- Benefit:**
 - Option of US\$100, US\$200, or US\$300 per day.
 - The daily benefit will be doubled if intensive care unit is required.
 - The maximum benefit will be 365 days per illness or accident covered by the policy.
 - Benefits will be paid directly to the insured from first day of hospitalization.
 - If the hospitalization is prolonged, the benefit could be paid periodically.
- Annual rates per person:**

Age	Option A - Benefit US\$100-200	Option B - Benefit US\$200-400	Option C - Benefit US\$300-600
18 - 39	US\$165	US\$318	US\$471
40 - 49	US\$224	US\$437	US\$649
50 - 59	US\$300	US\$589	US\$877
60 - 64	US\$364	US\$717	US\$1,070
Per child (0-17)	US\$149	US\$297	US\$446

Term Life Insurance

- Benefit:** Option of US\$50,000 or US\$100,000 term life coverage available for policyholder and/or spouse.
- Eligibility:**
 - Policyholder and/or spouse applying for a health policy with BMI.
 - Medical evaluation should be completed with health insurance application.
- Annual rates per person:**

Age	Male	Female	Age	Male	Female
	US\$50,000 - US\$100,000	US\$50,000 - US\$100,000		US\$50,000 - US\$100,000	US\$50,000 - US\$100,000
18 - 25	US\$151 - US\$302	US\$58 - US\$116	46 - 50	US\$428 - US\$856	US\$317 - US\$633
26 - 30	US\$132 - US\$264	US\$60 - US\$120	51 - 55	US\$707 - US\$1,413	US\$474 - US\$947
31 - 35	US\$128 - US\$256	US\$77 - US\$153	56 - 60	US\$1,151 - US\$2,302	US\$727 - US\$1,453
36 - 40	US\$158 - US\$316	US\$124 - US\$247	61 - 65	US\$1,894 - US\$3,787	US\$1,092 - US\$2,184
41 - 45	US\$248 - US\$496	US\$209 - US\$418	66 - 70	US\$3,068 - US\$6,136	US\$1,642 - US\$3,284

Accidental Death and Dismemberment Insurance

- If during the period of the policy the insured person sustains bodily injury which is caused by accident and results in death, dismemberment or permanent disablement of the insured person, the company will pay the insured or the beneficiaries the corresponding benefit.
- Eligibility:**
 - Any person in good health, from ages 18 to 64, insured or applying for a life or health policy with BMI.
 - Coverage will cease upon reaching age 70.
- Benefit:** The minimum coverage is US\$50,000 and the maximum coverage is US\$250,000.
- Schedule of compensation:**

Accidental death	100% of the sum insured	Loss of one limb and sight (one eye)	100% of the sum insured
Loss of two limbs	100% of the sum insured	Total loss of speech and hearing	100% of the sum insured
Loss of one limb	50% of the sum insured	Total loss of speech or hearing	50% of the sum insured
Loss of sight (both eyes)	100% of the sum insured	Permanent and total disability	100% of the sum insured
Loss of sight (one eye)	50% of the sum insured		

- Cost of the coverage:**
 - Rate of 1.75 per thousand of sum insured per year (for executives and all persons whose duties are office bound and are not subject to other factors that would increase their risk).
 - Rates may increase for persons with hazardous occupations.
 - Policy Fee: US\$15 per year.

*A separate policy number will be issued for this supplement. Only annual payment mode available.

Permanent and Total Disability

- If as consequence of accident or sickness occurring or commencing after the effective date of coverage, the insured person becomes totally and permanently disabled and incapable of performing the activities of his/her usual profession or any other occupation for which he/she is reasonably qualified by reason of education, training or experience; the company will pay the insured amount in a lump sum.
- **Eligibility:** ◦ Any person in good health, from ages 18 to 60, insured under a life or health policy with BMI. ◦ Coverage will cease upon reaching age 65.
- **Benefit:** The minimum coverage is US\$50,000 and the maximum coverage is US\$300,000. • **Annual premium:**

Insured Amount	Age 18-45	Age 46-60	Insured Amount	Age 18-45	Age 46-60
US\$50,000	US\$75	US\$104	US\$200,000	US\$298	US\$416
US\$75,000	US\$112	US\$156	US\$250,000	US\$373	US\$520
US\$100,000	US\$149	US\$208	US\$300,000	US\$447	US\$624
US\$150,000	US\$224	US\$312			

*A separate policy number will be issued for this supplement. Only annual payment mode available.

Travel Assistance - Emergency Medical Transportation

(AUTOMATICALLY INCLUDED IN SERIE 3000, NOT AVAILABLE FOR FLEXI PLAN III LA)

TRAVEL ASSISTANCE BENEFIT:

- BMI will waive the deductible -up to US\$5,000- in case of a medical emergency due to illness or accident while traveling outside the country of residence. US\$100 copay applies.
- The amount of deductible waived by BMI will be applied to the policy annual deductible.
- Follow-up visits will be covered as per policy benefits. The insured will be responsible for any remaining deductible until the annual deductible is met.

EMERGENCY MEDICAL TRANSPORTATION BENEFITS:

Air ambulance	100%
Transportation expense for accompanying family member *	When not allowed to accompany the insured on the air ambulance to the medical facility
Accommodation expense for accompanying family member *	US\$100 per day, maximum 5 days
Medical repatriation *	US\$25,000
Return airfare to the country of residence (insured and companion) *	US\$1,000 per person, per event
Airfare for companion if hospitalized (more than 5 days) during a trip	US\$1,000
Repatriation of mortal remains or cremation services	100% in Serie 3000, Meridian II and Azure - US\$10,000 in Ideal
Return of minor children due to policyholder's death	US\$1,000 per policy

*Following an air ambulance service.

Meridian II Plus (ONLY AVAILABLE FOR MERIDIAN II PLAN)

- **Eligibility:** ◦ Any person applying for a Meridian II health policy with BMI, up to 69 years of age ◦ This rider will cease upon renewal in which any insured person reaches age 70.
- This rider applies to all policyholders and automatically will increase the following benefits:

Maximum coverage per insured (Per policy year)	US\$10,000,000
Hospital room charges for companion of hospitalized dependent under 18 years old	100%
Outpatient prescription drugs	100%
Routine medical check-up (Deductible does not apply. Policyholder and spouse. 12 month waiting period)	US\$500
Routine immunizations for dependent under 18 years old (Deductible does not apply. 12 month waiting period. Automatic for dependents born under a covered maternity)	US\$150
Maternity outside the USA (Deductible does not apply)	100%
Maternity inside the USA (Deductible does not apply)	Maternity benefits apply to the deductible options US\$500, US\$1,000 y US\$2,500 US\$10,000
Conditions diagnosed within the first 90 days of birth	100%
Circumcision in hospital (Deductible does not apply. Per newborn)	US\$500
Home Nursing	100%
Organ Transplant (Lifetime)	US\$2,500,000
Medical equipment, external prostheses and orthopedic devices	US\$100,000



BMI Building at Town Center One
8950 SW 74th Court
Miami, Florida 33156
United States of America

✉ bmi@bmicos.com
Tel. +1[305]443-2898
Fax +1[305]442-8486

www.bmicos.com