



# PALIG Costa Rica

Minimed  
Value Proposition

People you can trust for **life**





About  
Us

Our Story



- PALIG is

A leading provider  
of life, accident  
and health  
insurance

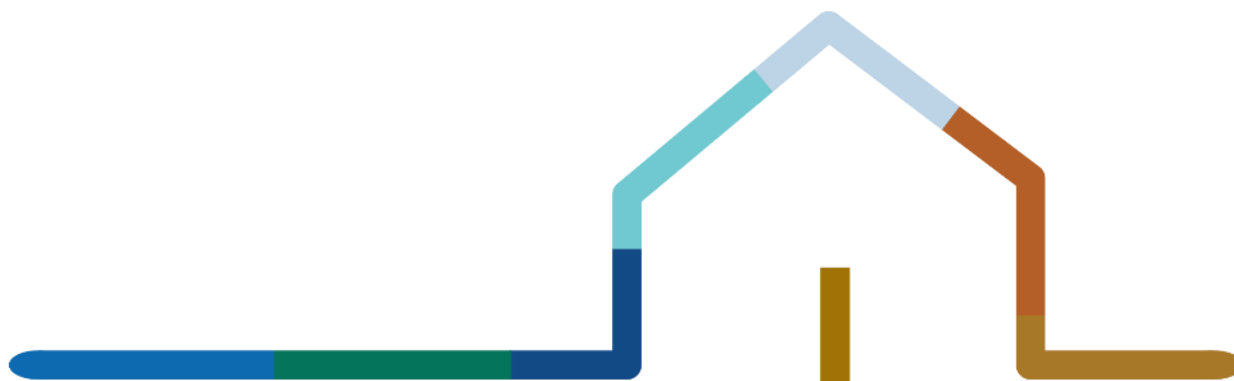
Focused on  
customers in Latin  
America, Caribbean &  
United States

Committed to  
providing peace of  
mind and genuine  
well-being



People you can trust for **life**

**+ 5.8** million Customers  
Count on us every single day



**Benefits paid in 2018**

**\$1,168,000,000**

*As of December 31, 2018*

# Our Mission, Vision and Values

## MISSION

To meet the life, accident and health insurance needs of individuals and businesses in the Americas to ensure financial security and peace of mind.

## VISION

To build on the company's 100-year heritage of financial strength, commitment and trusted financial security, and to improve our policyholders' sense of wellbeing, while becoming the leading insurance carrier in the Americas.

## VALUES

AUTHENTICITY  
TRANSPARENCY  
ACCOUNTABILITY  
TEAMWORK  
INTEGRITY



# Our Footprint & Legacy



Last updated, July 2019

## ■ PALIG Today

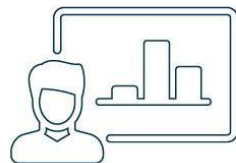
22 Countries in  
the Americas

2100  
Employees

5.8 Million  
Covered  
Lives

 Best in Class  
Product Portfolio

 Disciplined  
Enterprise Risk  
Management  
Culture



\$ Proven  
Financial  
Strength

A Stellar  
Ratings

*Refer to the latest AM Best and Fitch Ratings reports for company specific ratings*

*Last updated, January 2020*

# Our Differentiators





# Self Service Portals

English | Español



Private Access



User



Password

[I forgot my password](#)

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# Health Products

MINI  MED





- Group health insurance contract
- Mini-groups of companies can be implemented from 3 to 50 active and permanent employees
- Aimed at small businesses or employers seeking coverage for a specific category of employees

- All policyholders and dependents must complete Proof of Insurability (Enrollment Card).
- The mini-group can be formed by several classes with a minimum participation of 3 holders per plan, if the decrease of 3 holders the plan will be cancelled with previous notice to the client.
- Mini-groups with a commercial activity are eligible.
- When the mini-group reaches more than 50 employees, it will become independent from Minimed on its next anniversary date by issuing a traditional group policy.
- Natural persons who are nationals or permanent residents and who work full-time for the company taking out the insurance are eligible.

# Participation of Each Insured Person

- Co-insurance: Percentage of eligible expenses at the % established according to the plan to be chosen.
- Copay \$15: Fixed amount to be assumed in the outpatient clinic to the selected provider.
- Deductible: Predetermined amount of money that each insured must cover before receiving the benefits granted at the % established according to the plan to be chosen.
- URC excess: Surplus to be assumed by the insured in case of a consultation, examination or procedure both within and outside the provider network or surplus in some sub-limits in the schedule of benefits.



# Waiting Periods



- **Maternity**

9 months for conception

- **International Coverage**

6 months  
(this period does not apply  
in case of emergency)

- **\*Pre-existing Conditions**

12 months



# Health Insurance - Covered Items

- Hospital Confinement: Daily room / Intensive Care Unit / Miscellaneous Expenses / Special Equipment
- In-Hospital Medical Fees
- Emergency Room Care Service
- Outpatient Clinic Fees or Services
- Durable Medical Equipment
- Surgery Benefit
- Ground or Air Ambulance Service
- Pacemakers, valves, prostheses or implants
- Designated Outpatient Surgical Procedures
- Benefits of X-ray (RX) and imaging, clinical and pathology laboratories for diagnosis



# Health Insurance - Covered items

- Dental Services: Treatment resulting from an accidental injury covered by the policy
- Preventive Examination
- Reconstructive Surgery
- Medicine
- Anesthesia Benefits
- Physical Therapy
- Allergy treatment
- Organ Transplant Coverage
- Maternity Benefits: Includes Normal delivery, cesarean section or miscarriage
- Special Coverage for Newborn Care Expenses: Coverage for Healthy Newborn/Premature Birth/Congenital Conditions/Maternity Complications



# Schedule of Benefits

	DIAMOND	PLATINUM	GOLD	SILVER	BRONZE	SELECT
-Territorial coverage	International	International	International	International	C.A.	C.A.
-Annual renewable maximum limit	\$500,000	\$350,000	\$250,000	\$150,000	\$100,000	\$50,000
-Reimbursement in C.A.	90%	80%	80%	80%	80%	80%
-Reimbursement outside C.A.	90%	80%	80%	80%	N/A	N/A
-Deductible calendar year in C.A.	\$200	\$150	\$150	\$100	\$100	\$100
-Deductible outside of CA.	\$1,000	\$1,000	\$1,000	\$1,000	N/A	N/A
-Co-insurance limit in C.A.	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
-Co-insurance limit outside C.A.	\$5.000	\$5.000	\$5.000	\$5.000	N/A	N/A
-Organ transplant	90%	80%	80%	80%	80%	80%

**BRONZE Plan:** Plan designed to be used within the PALIGMED Provider Network (The use of Clínica Bíblica hospital will be covered by reimbursement at 50% R&A)

**SELECT Plan:** Limited Network, Plan designed to be used within the PALIGMED SELECT Provider Network (50% R&A reimbursement will be covered for the use of Clinica Biblica, Clinica Catolica and Clinica Cima)

# Health Insurance

Sub-limits at % set	DIAMOND	PLATINUM	GOLD	SILVER	BRONZE	SELECT
-Daily room and board in C.A.	\$500	\$500	\$450	\$400	\$350	\$300
-Daily room and board outside C.A.	\$500	\$500	\$500	\$500	N/A	N/A
-Intensive Care Unit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
-Lifetime maximum for AIDS (P)	<b>\$75,000.00</b>	<b>\$52,500.00</b>	<b>\$37,500.00</b>	<b>\$22,500.00</b>	<b>\$15,000.00</b>	<b>\$7,500.00</b>
Outpatient services available for all plans						
-Doctor visit ( <b>Select Network</b> )	Copay of \$15					
-Doctor visit (In open network or outside the network)	Up to a maximum of <b>\$90</b> – Copay of \$15					
-Laboratory Tests and X-Rays	% set according to R&A					
-Emergency room due to accident	100% use of the room. <b>Fees and exams at % established</b>					
-Doctor visit with Specialist at Emergency Room	<b>Maximum \$150</b> at the % set according to R&A					
-Sickness emergencies (see list)	% set according to R&A					

(P) Pre-Authorization Required

## Serious illnesses

- Hypertensive crisis,
- Animal bite,
- Stroke,
- Precordial pain,
- Acute abdominal pain,
- Continued high fever in children under 6,
- Asthmatic crisis,
- Loss of consciousness or numbness,
- Biliary colic / Acute cholecystitis,
- Sprains,
- Burns,
- Fractures,
- Dislocations,
- Cutting, stabbing, bruising and gunshot wounds,
- Acute diabetic decompensation,
- Dengue and Malaria (with positive serological test),
- Bleeding,
- Acute intoxication,
- Nephroureteral colic,
- Thrombosis,
- Seizures,
- Acute allergic reaction,
- Acute urinary retention,
- Foreign body in eyes, nose, throat and ears,
- Myocardial infarction,
- Moderate to severe dehydration,
- Acute neurological episodes,
- Shock states of any order,
- Coma,
- Acute respiratory failure (includes pneumonia),
- Vomiting or Diarrhea (Gastroenteritis),
- Acute scrotum,
- Severe soft tissue infections

# Health Insurance

Sub-limits at % set	DIAMOND	PLATINUM	GOLD	SILVER	BRONZE	SELECT
-Prescription drugs (D)	R&A	R&A	R&A	R&A	R&A	R&A
-Injections and administration of medication via inhalation(D)	R&A	R&A	R&A	R&A	R&A	R&A
-Local ground ambulance (D)	\$200	\$150	\$100	\$100	\$100	\$100
-Air ambulance in C.A. (D) (P)	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
-Air ambulance outside C.A. (D) (P)	\$15,000	\$15,000	\$15,000	\$15,000	N/A	N/A
-Physical therapy / 10 sessions per event (D) (P)	\$30	\$30	\$30	\$30	\$30	\$30
-Allergy treatment (D) (P)	R&A	R&A	R&A	R&A	R&A	R&A
-Salpingectomy (D) (P)	\$500	\$500	\$500	<b>\$500</b>	<b>\$500</b>	<b>\$500</b>
-Vasectomy (D) (P)	\$250	\$250	\$250	<b>\$250</b>	<b>\$250</b>	<b>\$250</b>
-Alcohol and drug treatment (D)	R&A	N/A	N/A	N/A	N/A	N/A
-Psychiatry. Max. 30 visits (D)	50%	N/A	N/A	N/A	N/A	N/A
-Companion's bed (children) (D) (P)	\$60 at 90%	N/A	N/A	N/A	N/A	N/A

Salpingectomy and Vasectomy available for **Policyholder and Dependent spouse**.

(D) After applying the deductible / (P) Pre-Authorization Required / **R&A:** Usual Reasonable and Customary



# Maternity

Sub-limits at % set	DIAMOND	PLATINUM	GOLD	SILVER	BRONZE	SELECT
Normal birth or cesarean section	\$4,500	\$4,000	\$3,500	\$3,000	\$2,500	N/A
-Miscarriage (D)	\$4,500	\$4,000	\$3,000	\$2,500	\$2,000	N/A
Healthy newborn expenses	\$300	\$250	\$250	\$250	\$250	N/A
-Critical Neonatal Care (D)	\$25,000	\$25,000	\$25,000	\$15,000	\$15,000	N/A
-Maternity Complications (D)	90%	80%	80%	80%	80%	N/A

The waiting period after being enrolled in the policy is 9 months for conception.

Applies only to employees who are holders and/or dependent spouses.



R&A: Usual Reasonable and Customary

(D)After applying the deductible / (P) Pre-Authorization Required

# Preventive Examinations

12-month waiting period. Cash on delivery	DIAMOND	PLATINUM	GOLD	SILVER	BRONZE	SELECT
-Annual medical checkup	\$150 at 100%	\$150 at 80%	\$100 at 80%	N/A	N/A	N/A
-Preventive Dental Benefit (Dental evaluation and prophylaxis)	\$100 at 100%	\$100 at 80%	N/A	N/A	N/A	N/A
-Optical Benefit	\$100 at 100%	\$100 at 80%	N/A	N/A	N/A	N/A

## No waiting period, after applying the deductible, cash on delivery

-Gynecological Control (PAP and mammography) Preventive mammography applies as of age 40. (D)	R&A	R&A	R&A	R&A	R&A	R&A
-Urological control (Consultation and PSA) Applies as of age 40. (D)	R&A	R&A	R&A	R&A	R&A	R&A
-Healthy Child Control (From the 11th day to 6 years of age.) (D)	\$300 at 90%	\$250 at 80%	N/A	N/A	N/A	N/A
-Impacted third molars (D)	\$125 at 90%	N/A	N/A	N/A	N/A	N/A
-Orthopedic boots (Two pairs per year) (D)	\$50 at 50%	N/A	N/A	N/A	N/A	N/A

# Some Pre-authorized Expenses

- Non-emergency medical or surgical hospitalizations whose unit cost exceeds \$150
- Outpatient medical or surgical procedures whose unit cost exceeds \$150
- Special exams and high-cost drugs whose unit cost exceeds \$150
- Chemotherapy
- Radiotherapy
- Physical therapies
- Allergy treatment
- Salpingectomy
- Vasectomy
- Maternity
- Air Ambulance



# Life Coverage **Policyholder only**



	DIAMOND	PLATINUM	GOLD	SILVER	BRONZE	SELECT
-Basic life insurance	\$50,000	\$30,000	\$20,000	\$15,000	\$10,000	\$10,000
-Advance of funeral expenses	\$4,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
-MyDA	Wide Table	N/A	N/A	N/A	N/A	N/A
-Total and permanent disability	60 Payments	N/A	N/A	N/A	N/A	N/A
-Advance payment for terminal illness	35%	N/A	N/A	N/A	N/A	N/A

## **Accidental Death, Dismemberment and Loss of Vision**

An additional sum to the basic life insurance is offered in case of accidental death and an amount determined by the table below is provided in case of accidental dismemberment or loss of vision.

## **Double Indemnity (MyDA)**

If accidental losses occur in the following circumstances, the insurance will pay three times what it would normally pay:

- a) In a means of public transport, not by air, and which runs on an established route.
- B) Fire in a public building
- c) In a passenger elevator (not including mine elevators)

## **Monthly income for total and permanent disability**

The insured amount of the basic benefit payable is advanced by sixty monthly rents.

# Accidental Death, Dismemberment and Loss of Vision Benefit (MyDA)



**Applies only to the DIAMOND Plan**

<b>Life</b>	<b>100%</b>
<b>Both arms, both hands, both legs or feet</b>	<b>100%</b>
<b>The sight of both eyes</b>	<b>100%</b>
<b>A hand, a foot and the sight of an eye</b>	<b>100%</b>
<b>An arm or a hand together with a leg or a foot</b>	<b>100%</b>
<b>An arm or a leg along with the irreparable loss of sight in one eye</b>	<b>100%</b>
<b>Incurable paralysis that prevents all work</b>	<b>100%</b>
<b>One arm, one leg</b>	<b>65%</b>
<b>Irreparable loss of speech</b>	<b>50%</b>
<b>Total and incurable deafness in both ears</b>	<b>50%</b>
<b>One hand, one foot</b>	<b>50%</b>
<b>The sight of an eye</b>	<b>50%</b>
<b>Thumb or index finger of one hand</b>	<b>25%</b>
<b>Finger</b>	<b>6%</b>
<b>Big toe</b>	<b>8%</b>
<b>Any other toe</b>	<b>4%</b>

1

**Contracting Ages:**

Employed Policyholder 18 years and older

2

**Coverage termination age:**

When the employee stops working for the insurance company

3

Dependents as spouse or legally adopted child, stepchild or son/daughter, being minor between 10 days of birth and 18 years of age may be insured

4

Dependent children between the ages of 19 and 24 will be eligible for insurance upon presentation of a full-time certificate of study



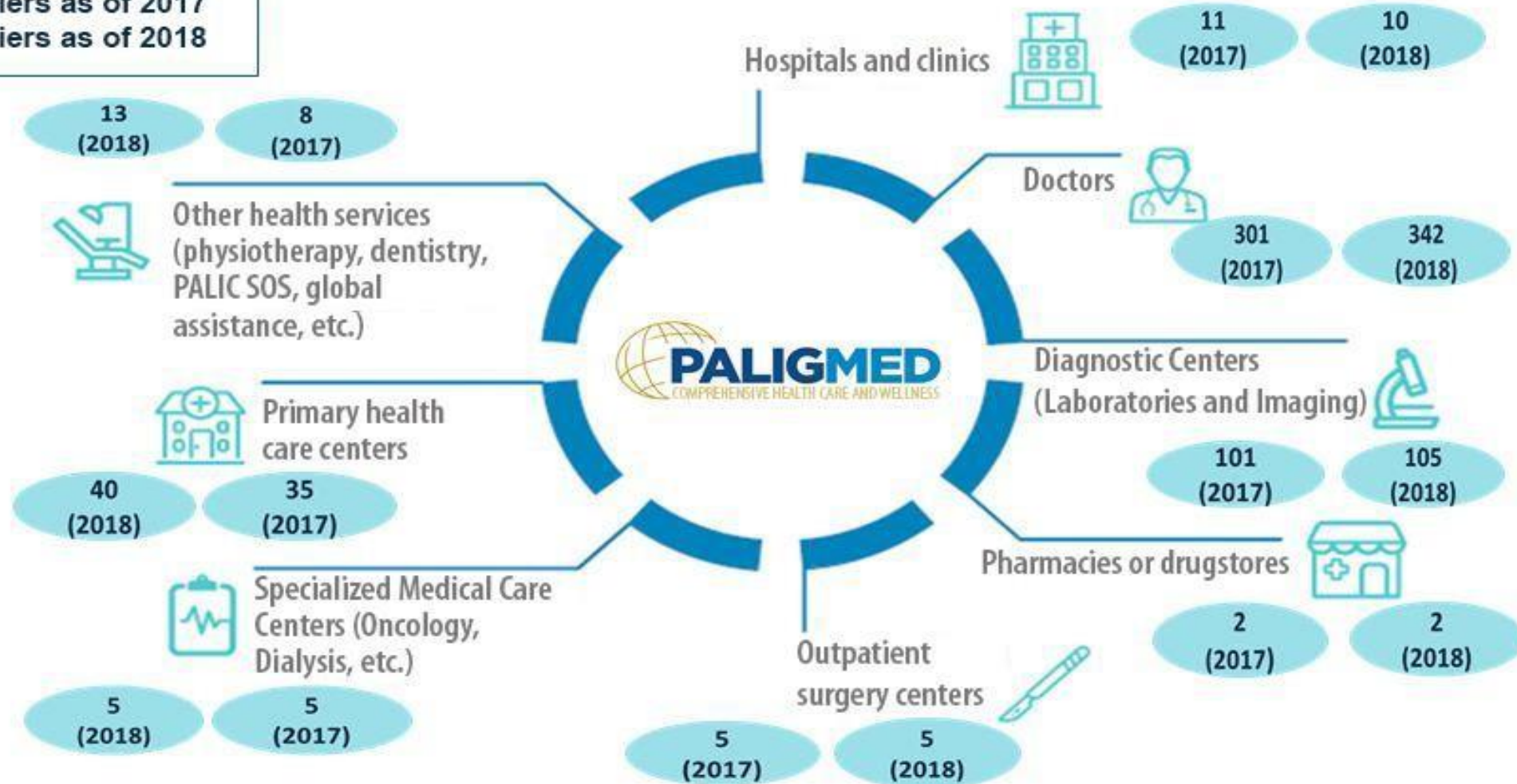


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# PALIGMED Provider Network

468 suppliers as of 2017  
522 suppliers as of 2018





# Ambulatory Care Centers



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- Processing through co-insurance

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## Added Value Program





Pan-American Insurance of Costa Rica's policyholder discount and benefit program.

It seeks to promote the integral well-being of all our policyholders.

*Remember that to receive this benefit you must show your Pan-American Life insurance card at the store.*

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1

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2

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3

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