



Medi-Essential 60+

Hospitalization & Hospital Special Services

- Local : Unlimited cover for treatment whilst as a bed patient in the registered class of the insured.
- Abroad: Same – except that the MAXIMUM tariffs of CURACAO will apply for the particular class of insured.

Surgery

Customary and Normal charges as published by the government of CURACAO will be considered for the particular operation performed in the area of the country of the operation. *In the event of arbitration the Medical Advisor of Citizens Insurance will be the final consideration.*

Doctor Visits

Reimbursement for each visit to a maximum of Nafl. 42,- limited to one visit per day. *EXCLUSIONS will apply to General Health Examination.*

Specialist

Unlimited treatment – however maximum per treatment will be in accordance with the tariffs of the Medical Association of CURACAO.

Prescribed Drugs

100% of all charges will be reimbursed.

- *Prescriptions must be recommended by the Normal General Practitioner or Specialist*
- *A list of drugs not paid for is published*

Diagnostic X-Ray & Laboratory Expense

100% of all charges will be reimbursed.

Test must be recommended by a Normal General Practitioner or specialist

Physiotherapy

8 treatments up to a maximum of Nafl. 500,- per ailment per year.

Mental Disease

- Hospitalization : The first 365 days are covered
- Out-of-Hospitalization: *psychiatric* visits to a maximum of Nafl. 1.000,-
- Medical Services : Nafl. 1.500,- per year

Intensive Care

Intensive care hospital charges will be paid in full according to the charges made by the particular hospital in the area of the insured's confinement to a MAXIMUM of 14 days.

Isolation Room

Hospital charges to a Maximum of 4 days.

Ambulance

Charges for transportation to and from the Hospital or medical facility within local confines or the airport of board facility.

Air Transport

80% of the cost – A MAXIMUM of NafL. 2.000,-

Insured must spend at least three days in hospital abroad and must be recommended in the normal way. (limited to two trips per annum)

Preventive Medicine

Benefits will be paid for costs incurred for the following examination and/or procedures by a general practitioner or specialist;

- Breast cancer examination (*Mammography*)
- Cervical cancer examination (*Cervix Smear/ Pap Smear*)
- Prostate cancer examination *for insured older than 45 year once a Year*

Important Information

- **Waiting period on Medical Benefits** : Two (2) months
- **Maximum Per Case:** NafL. 100.000,-
- **Acceptance Age:** Till 69 years old.

Yearly Premium Medi-Essential 60+	
Age	Premium
Age 60 till 69	NafL. 2,995.00

For residence only, premium payment can be arranged on:

- Semi-annual premium: 4% increase

Policy Cost: NafL. 10,-

Optional Additional Coverage

Vision:

- 100% for the cost of frame and standard white glasses up to a maximum of Nafl. 500,-
- 100% for the cost of contact lenses up to a maximum of Nafl. 250,-

The above mentioned coverage is applicable for:

- Dependents up to age 18 every year
- Dependents above age 18 every two years

Waiting Period on Vision: Three months

Vision Yearly Premium: Nafl. 218.40 per person

Dental Care:

Expenses for treatment by a dentist based in Curacao qualified to practice and registered in the records of a competent authority.

Waiting Period on dental benefits: Six Months or "Saneringsbrief".

Dental Yearly Premium: Nafl. 273.00 per person

For residence only, premium payment can be arranged on:

- Semi-annual premium: 4% increase
- Quarterly premium : 8% increase