

Medical Insurance Products

All prices are in ANG

COVERAGE	MEDI ESSENTIAL
Hospitalization & Hospital Special Services local (on Curaçao)	Unlimited cover for treatment whilst as a bed patient in the registered class of the insured.
Hospitalization & Hospital Special Services abroad	Same – except that the MAXIMUM tariffs of Curaçao will apply for the particular class of insured. Pre-approval from Citizens medical advisor required.
Surgery	Customary and Normal charges as published by the government of Curaçao 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 f60,- limited to one visit per day. Exclusions will apply to General Health Examination.
Specialist	Reimbursement for each visit to a maximum of f75,- limited to one visit per day.
Prescribed Drugs	<ul style="list-style-type: none"> • 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.
Maternity Benefits	<p>Normal Delivery in hospital: Doctor Fee f850,-</p> <p>Normal Delivery at home: Doctor Fee f650,-</p> <p>Hospital Care: Reimbursement of 80% of 10 days maximum.</p> <p>Consult: 1 consult per month up to a maximum of 10 consultation per maternity case.</p> <p>Echocardiogram: 100% will be reimbursed up to 3 x per maternity case.</p> <p>Caesarean Section: Will be covered under normal Hospital Services Benefits and Surgery.</p>
Intensive Care (Local)	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.
Intensive Care (Abroad)	Intensive care hospital charges will be paid in full according to the charges made by the hospital in the area of the insured's confinement to a maximum of 14 days, after approval of the insurer's medical advisor.
Isolation room	Hospital charges for a maximum of 4 days.
Air transport	80% of the cost - a maximum of f2.000,- Insured must spend at least three days in hospital abroad and must be recommended in the normal way. (limited to two trips per if local treatment is not available annum).
Ambulance	Charges for transportation to and from the hospital or medical facility within local confines or the airport of board facility.
Preventative treatment	<ul style="list-style-type: none"> • 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.
Diagnostic x-ray & Lab expense	100% of all charges will be reimbursed. Test must be recommended by a Normal General Practitioner or specialist.

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Mental Disease	<p>Hospitalization: The first 365 days are covered.</p> <p>Out-of-Hospitalization: Psychiatric visits to a maximum of f1.000,-</p> <p>Medical Services: f1.500,- per year.</p>
OPTIONAL COVERAGES	
Vision care	<p>100% for the cost of frame and standard clear lenses up to a maximum of f500,-</p> <p>100% for the cost of contact lenses up to a maximum of f250,-</p> <p>The above mentioned coverage is applicable for:</p> <ul style="list-style-type: none"> • Dependents up to age 18 every year. • Dependents above age 18 every two years.
Dental care	<p>Expenses for treatment by a dentist based in Curaçao qualified to practice and registered in the records of a competent authority.</p> <ul style="list-style-type: none"> • 80% of Minor Restorative Expenses will be Reimbursed. • 50% of Major Restorative Expenses will be Reimbursed. • Max Coverage per year f2.000,- Policy Condition will be applied. • Orthodontia 80% of Expenses up to a maximum of f3.000 expenditure for dependent children under age 15 over three years.
Physiotherapy	8 treatments per illness up to a maximum of f500,- per ailment per year.
Waiting Period	<p>Waiting period on Medical Benefits: Two (2) months.</p> <p>Waiting period on Dental Benefits: Six (6) months or "Saneringsbrief".</p> <p>Waiting period on Vision Benefits: Three (3) months.</p> <p>Waiting period on Maternity Benefits: 280 Days.</p>
Maximum	f100.000,- per case.
Acceptance age	Maximum 69.