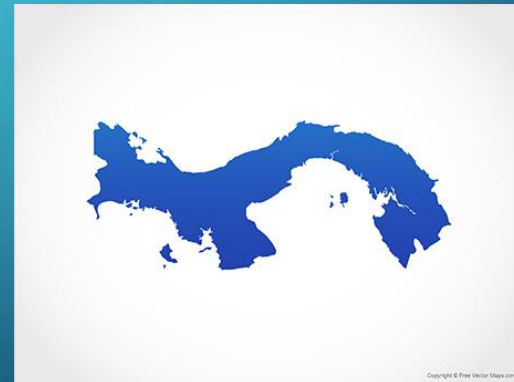


# **INTERNATIONAL HEALTH INSURANCE PROTECTION**

## **BEST HEALTH INSURANCE OPTIONS**

**(IN PANAMA & LATIN AMERICA)**



## BEFORE WE START ...



- 40+ years assisting customers with Health Insurance Protection
- University of Texas
- London School of Economics
- Mutual of Omaha
- Family Brokerage Firm
- Seattle & Vancouver
- Real Seguros
- American Bankers Insurance
- Health & Life Protection for International Customers

# PROTECTION, BUDGET & CHOICES:



NO PROTECTION  
(HOPE & LOTTERY)



SELF-INSURANCE  
(MUCHO MONEY!)



LOCAL INSURANCE  
(HEALTHY UNDER 55)



**INTERNATIONAL HEALTH  
INSURANCE PROTECTION**

# WE OFFER PROTECTION



**\$2,000,000**

**\$5,000,000**

A well design Insurance Protection program  
becomes ... like a checkbook ...

# **USE YOUR INSURANCE \$\$\$ to buy PROTECTION at least \$2,000,000**



in case you end up  
four months in  
Intensive Care (ICU)



and facing a  
\$350,000 medical  
bill



# Purpose should be to ...

**To PROTECT YOUR SAVINGS** ... in case you need to pay for a CATASTROPHIC medical condition.

**To PROTECT YOUR HEALTH** ... by giving you access to the best Hospitals and Medical Care in the World





# BASIC SUGGESTIONS

- 1- Annual Deductible (\$2K or \$5K)
- 2- Maximum Limit (\$2,000,000 +)
- 3- Hospital Networks (PTY & USA)
- 4- Pre-Existing Conditions
- 5- Recommendations

## ANNUAL DEDUCTIBLE

- Keep Premiums lowest possible
- Pay the deductible with your Credit Card? (\$2,000 or \$5,000)
- Let Insurance Company pay the bulk of the Hospital bill (\$125,000?)

The deductible is your annual “out of pocket”

Your Maximum Potential Exposure

# MAXIMUM LIMIT & COVERAGE UP TO AGE 100

Lifetime Maximum?

Per Year Maximum?

## Choices

\$2,000,000 per person per year

\$5,000,000 per person per year

\$7,000,000 per person per year

... Unlimited per person per year

# HOSPITAL NETWORKS YOU WANT !

## Coverage at Best Private Hospitals in Latin America and the USA.

### • Panama?

Punta Pacifica, Paitilla, San Fernando,  
Hospital Nacional, Santa Fe, Chiriquí

### • USA?

Entry level - 450 top Hospitals

Top policies – about 4,000 top Hospitals



"House Fire Training - Te Hono" by 111 Emergency

## PRE-EXISTING CONDITION

"Hello? My house is on fire and I'd like to buy a fire insurance policy. 911?  
Nah, the government says insurance companies must cover all  
pre-existing conditions now. It's not like I should have to pay for it."

# PRE-EXISTING CONDITIONS

**Health:** You bring your health history with you.

Insurance Companies will look at your medical history and underwrite

- **Limitations** – higher deductibles
- **Exclusions** – permanent or two years

If you have been free of symptoms for:

- More 5 years ----- probably will be covered standard
- Less 5 years ----- covered full after 2 years
- Less 2 years ----- limitation or Exclusion
- **Non-Insurables conditions?** --- List of conditions

# RECOMMENDATIONS

- International Policy with access to best Hospitals of your choice
- \$2,000,000 “checkbook” or more
- Policy Renewable for LIFE
- High Annual Deductible ... \$2,000 or \$5,000
- **NO deductible for Hospitalizations in Panama**
- Open Network of Hospitals and Doctors

The background is a blue gradient with decorative white circuit-like lines in the corners. The text is centered and reads:

FOR QUOTES AND MORE  
INFORMATION:

SEND US  
YOUR NAME(S) &  
AGE(S)

[info@adgseguros.com.pa](mailto:info@adgseguros.com.pa)

**THANK YOU. QUESTIONS?**

**Gonzalo de la Guardia**

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**Pati de la Guardia**

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