



**SUN**

HAS ME COVERED!



**Claria**  
LIFE AND HEALTH INSURANCE



INTERNATIONAL HEALTH PLANS

**Underwritten by:**



Claria Life & Health Insurance Company, a U.S. insurance company domiciled in the State of Delaware with administrative offices in Ft. Lauderdale, Florida, dedicated to international life and health insurance. Providing a range of innovative insurance plans designed specifically to address the insurance needs of consumers and corporate clients worldwide with a total commitment to service.

**Assistance Provider:**



GMMI / Europ Assistance, with representation in over 200 countries, has true global coverage combined with local understanding. Being part of a worldwide group allows us to provide assistance where and when it is needed. The depth and breadth of our group infrastructure means we are able to respond to major situations quickly and effectively. Europ Assistance developed the concept of assistance in France back in the 1960s. GMMI / Europ Assistance is owned by the Generali Group.

**Administrator:**



Global Assurance Group has been an administrator par excellence for over a decade. Specializing in servicing international health plans focusing on prompt underwriting, rapid claims processing and quality customer service.



## Why choose Claria?

Claria International Health Plans offer a clear choice to protect your family's future, with generous comprehensive international coverage combining efficient and personal service. The Claria plans offer maximum flexibility, peace of mind and excellent value while ensuring competitive renewal rates for years to come. Claria stands for clarity and focus for today and tomorrow.

## Guaranteed Renewals

Renewals are guaranteed for the life of the policy. There is no maximum age for coverage as long as the policy is renewed.



One call to our 24-hour emergency call center provides you with immediate access to knowledgeable, reliable medical advice and assistance 24 hours a day, 7 days a week worldwide. This service is provided by GMMI/Europ Assistance, wholly owned by the Generali Group.



**YOUR COVERAGE**  
our commitment

## Deductible and Co-Insurance

The selected deductible applies per person, per policy year with a maximum of two deductibles per coverage period. When an insured person is hospitalized in their country of residence, the deductible is automatically eliminated when the selected deductible is between \$250 and \$2,500.

Elimination of deductible towards the outpatient benefits in the country of residence for policies that have a deductible of \$250 - \$ 2500 for admitted emergency hospitalizations or admitted surgical hospitalization procedures including when the Insured is admitted for less than 24 hours in the hospital.

The coinsurance applies out of the country of residence after the insured person has met their deductible and shall be 20% of the next \$5,000 (maximum of \$1,000) of eligible benefits incurred.

### ► Freedom to choose:

#### Worldwide

Freedom to choose any doctor or medical facility anywhere in the world.

#### Within the United States

Access to the PHCS provider network, part of MultiPlan company one of the largest healthcare networks in the United States, which includes 4,100 hospitals and 550,00 practitioners and specialist.  
Search at: [www.claria.us](http://www.claria.us)

## Waiting Period

Coverage is immediate for accidents and infectious diseases with a 90 day waiting period for treatment of any other condition. The 90 day waiting period may only be waived at time of application at the administrators discretion with proof of existing international health insurance in force for the past twelve consecutive months.

## Additional Benefit within the United States

In addition to the 4,100 hospitals provided by PHCS you have the optional benefit of selecting one of the Star Network Hospitals in which you will receive:

- Up to \$1,000 off your deductible
  - No Co-insurance
  - A round trip economy airline ticket up to \$500
- Conditional that complete medical information is sent ten days in advance to the administrator for approval and treatment is not outpatient, emergency or maternity.



# Annual Premiums:

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Annual Coverage: 1 Million

Deductible	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000
<b>Ages</b>						
0-10	0	0	0	0	0	0
11-17*	792	649	525	400	317	237
18-29	2,053	1,643	1,116	1,034	882	662
30-39	2,495	1,993	1,527	1,295	1,089	816
40-49	3,120	2,606	1,930	1,623	1,417	1,064
50-59	3,982	3,374	2,438	2,063	1,809	1,357
60-64	4,950	4,296	3,211	2,776	2,380	1,785
65-69	6,796	5,813	4,385	3,288	2,841	2,132

- ▶ Rates may vary by zone
- ▶ Rates are unisex
- ▶ Smokers are subject to a 10% loaded premium.
- ▶ Additional administration/policy fee (annual) of \$100 per policy
- ▶ Students within the United States add an additional \$375
- ▶ Two children under 11 years are included free when both parents are enrolled.
- ▶ In the case of single parent, children under the age of 11 pay the rate of \$236.
- ▶ Renewals are guaranteed for life - no maximum age.
- ▶ To calculate premiums factor 0.55 (semi-annual), 0.28 (quarterly), and 0.10 (monthly).
- ▶ Students are considered dependents to age 23 and pay the rate of 11-17 (proof should be supplied)

### Deductible Waiver:

When hospitalized in country of residence treatments are zero deductible for plans with deductible of \$250 - \$2,500

TODAY AND  
Tomorrow



# BENEFITS

COVERAGE PER YEAR AND PER INSURED PERSON

\$1,000,000

## ▶ HOSPITALIZATION

Private room	100%
Intensive care	100%
Medicine	100%
Surgeon	100%
Specialist	100%
Diagnostic Services	100%
Cancer treatment	100%

## ▶ OUTPATIENT

Cancer treatment (Lifetime)	\$150,000
Medical visits, specialists, diagnostic services, surgery	\$10,000
Prescription medicine	\$1,000

## ▶ MATERNITY

Delivery, Pre/ post natal care (max. \$5,000) deductible applies	80%
Medically necessary C-Section, (max. \$8,000) deductible applies	80%
Elective C-Section, (max. \$5,000) deductible applies	80%

## ▶ ADDITIONAL BENEFITS

Congenital illness (Lifetime)	\$100,000
Organ transplant (Lifetime)	\$500,000
Bone marrow transplant (Lifetime)	\$250,000
Air Ambulance	\$50,000
Reconstructive surgery	\$20,000
Emergency medical reunion	\$10,000
Repatriation of mortal remains	\$10,000
Hospitalization travel benefits (deductible does not apply)	\$10,000
Outpatient travel benefits (deductible does not apply)	\$5,000
Ground Ambulance	\$3,000
Routine care (deductible does not apply) after 12 months	\$200
Cash Benefit, in country of residence (max. 7 days)	\$100, per day
Doctor of alternative medicine, homeopathy (Max. 12 visits per year)	\$50 per visit
Coverage for eligible dependents upon death of primary insured	2 years

- This entire brochure and all of its contents are for informational purposes only. For full legal description of the benefits, limits and exclusions please refer to the policy documents.
- Hospitalization is defined as admitted to the hospital for a minimum of 24 hours.

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