



We are with youSM

Plan Highlights

Guaranteed Renewability

Worldwide Coverage, including the U.S.

Five Deductible Options

Maternity Benefits, Deductible Waived

Organ Transplants and
Complications of Pregnancy Included

Remote Second Medical Opinion

Deductible Forgiveness When There is
No Claims History within the Last 3 Years

Travel Assistance Coverage

Waiver of Premium Payments Due,
Upon Death of Primary Insured

Optional Disability Income Benefit Available

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About Us

PA Group [Premier Assurance Group SPC, Ltd] was founded in 2005 by two former General Electric executives with a passion for helping people prepare for the future. Since its inception, PA Group has successfully grown into a global company with two operating divisions: Life & Investments and Accident & Health. Through its Premier Health and WEA products, the Accident and Health Division offers citizens in Latin America, the Caribbean, Europe, Asia and the Middle East comprehensive international health, disability and travel protection. For over ten years, PA Group has guided and protected clients with their specialized suite of products and services. For life's most significant events, we are with you.

Accomplishments

- In 2006, PA Group acquired Worldwide Expatriate Association (WEA), an organization that has been offering health coverage to expatriates since 1965.
- Through its partnership with UnitedHealthcare®, PA Group provides its clients access to one of the most prestigious networks in the United States.
- Leveraging the experience acquired with WEA, in 2014, PA Group launched its most innovative series of health solutions, Premier Health, and obtained the distinction of becoming a Lloyd's of London Coverholder.
- Early in 2015, PA Group began offering disability protection, adding to its list of products Premier Disability Plus, a policy endorsed by Griffin Underwriting Limited, one of the first Surplus Line brokers in the region to which Lloyd's of London has granted contractual authority.
- Today, PA Group has clients in over 120 countries who enjoy comprehensive health insurance and wealth accumulation solutions.

Premier Health

Premier Health is an international healthcare plan, exclusively developed to provide comprehensive protection worldwide. This plan is tailored to non-U.S. residents in need of worldwide coverage, including medical care within the United States.

Premier Health offers three plan options to choose from: UltraCare, Optima, and Secure. All options provide our insured the ability to obtain medical treatment anywhere around the world. Key benefits included in all plan options are as follow:

- Maternity benefits
- Coverage for two years for eligible family members upon the death of the Primary Insured
- Repatriation of mortal remains/ashes or coverage for a local burial in lieu of repatriation

Plans Designed Exclusively for You

We offer a variety of international health plans tailored to meet the unique needs of each region. With CaribCare and CaribCare Plus, we provide our customers in the Caribbean the best health protection, backed by Lloyd's of London, a 325-year leader in the global insurance industry. Lloyd's consistently achieves the highest scores by major insurance credit rating agencies:

Standard & Poor's:	A+ [Strong]
Fitch Ratings:	AA-[Very Strong]
AM Best:	A [Excellent]

Coverholder at **LLOYD'S**





Service Providers



Our network of providers in the United States is managed by UnitedHealthcare, which is a division of UnitedHealth Group, the largest most diversified health care company in the United States. It is also recognized as the top ranking company in the insurance and managed care sector by Fortune's "World's Most Admired Companies" list for seven consecutive years. With a total workforce of more than 190,000 people worldwide, UnitedHealth Group serves people residing in all 50 states within the United States and in more than 125 countries. UnitedHealthcare's network of providers includes 595,000 physicians and other health care professionals, and over 4,900 hospitals. In addition, their pharmaceutical management programs provide affordable access to drugs for more than 13 million people worldwide.



Lyncpay, our third party administrator, is continuously working towards growing a network of Preferred Providers. Contracting the best medical providers around the world to establish a top-notch network of hospitals and doctors that offer our clients exclusive benefits and coverage. To get the latest list of preferred providers in your area, please send a request to providers@lynccpay.com.



A second medical opinion offers peace of mind to someone with a serious diagnosis by having his or her case reviewed and validated by a top medical specialist. Premier Health offers remote second medical opinions as an exclusive service to its clients. Some of our major specialties include: Cardiology, Neurology, OB/GYN, Oncology, and Plastic Surgery.

To obtain a Remote Second Medical Opinion, clients can contact Premier Health's Client Services team at: [**support@premierhealthglobal.com**](mailto:support@premierhealthglobal.com)

A Second Medical Opinion form will be provided, which must be submitted along with the related medical history for the diagnosis. The client will receive a comprehensive report that includes the opinion of an expert associated to their diagnosis, along with recommendations for medical treatment or further testing. The client and his or her physician may use this report to decide the most appropriate next step for recovery.

Why Premier Health?

Premier Health distinguishes itself from other plans by providing its clients with:

- Simplicity: the most important coverage is included in all of our health plans without having to purchase separate riders
- Coverage is not only available in your country of residence but also worldwide, including the U.S.
- Access to thousands of medical centers in more than 125 countries through the most recognized networks of providers available
- Customer service 24/7/365 in case of emergencies
- Flexible underwriting
- Backed by a strong reinsurer recognized worldwide
- Policy portability that covers you anywhere around the globe

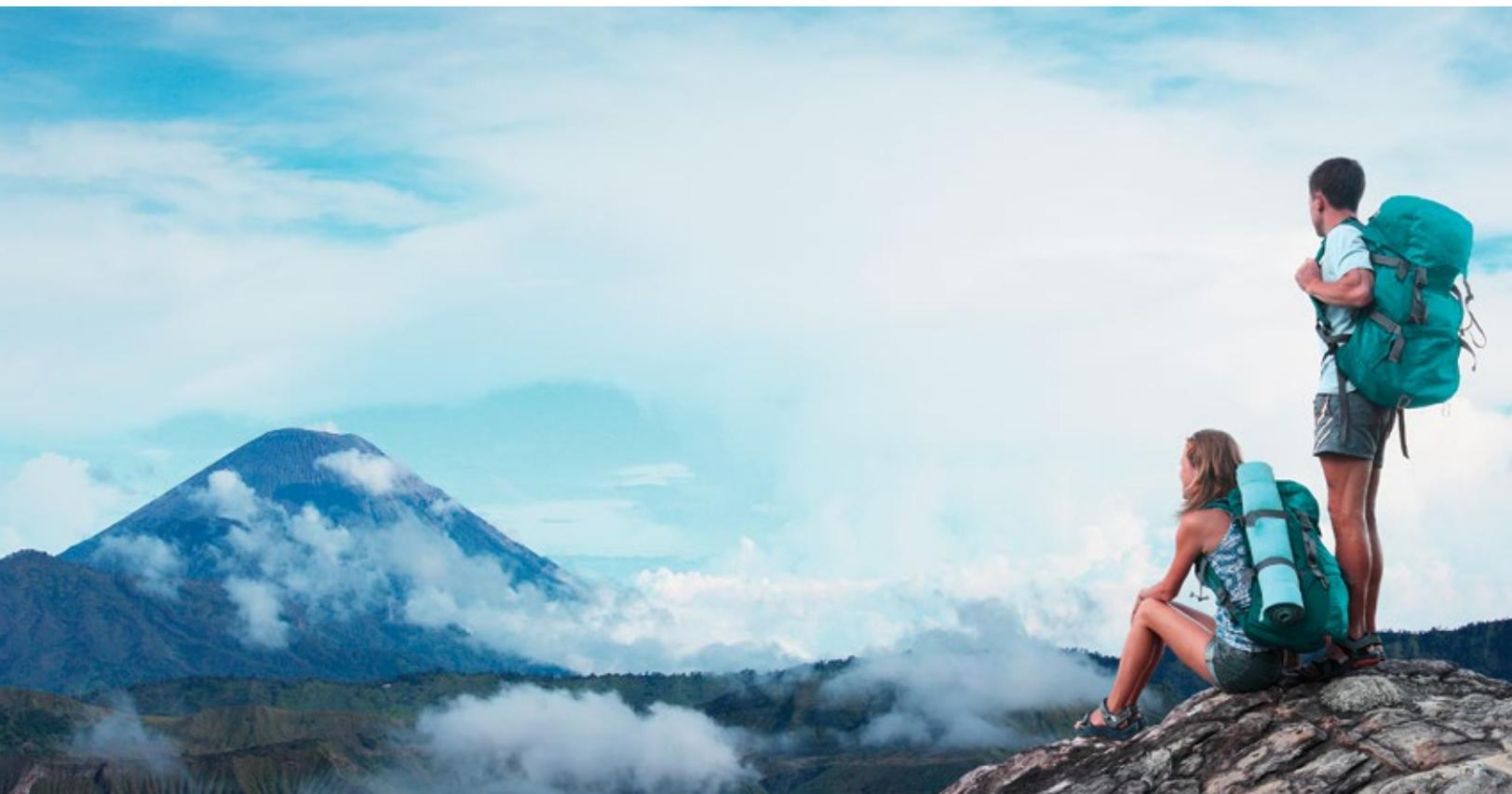
Deductible Options

Option	Country of Residence	Worldwide (Including U.S.)
1*	\$1,000	\$2,000
2	\$2,000	\$3,000
3	\$5,000	\$5,000
4	\$10,000	\$10,000
5	\$20,000	\$20,000

*This deductible option is not available for the Secure plan option.

Advantages of Premier Health

- ✓ Eligibility up to 75 years of age and guaranteed renewability for life
- ✓ Deductible waived for emergency room visits, and surgical procedures in the country of residence (excluding Mexico, Brazil, and the United States)
- ✓ Deductible waived for major accidents anywhere in the world
- ✓ Travel assistance coverage up to USD 10,000 per trip (coverage without deductible)
- ✓ Remote Second Medical Opinion
- ✓ Patient concierge services and access to top doctors and hospitals in the U.S.
- ✓ Online claims submission with ability to monitor the progress of your claim
- ✓ Deductible forgiveness with 3 years of no claims history
- ✓ Optional Disability Income Benefit available up to a maximum of USD 500,000
- ✓ 2 years of premium payments waived for surviving dependents
- ✓ Unlimited coverage for non-professional sports



Benefits Comparison

Some plans and or deductibles are not available in all zones. Please see Note 3.

	UltraCare	Optima	Secure
General			
Annual maximum coverage	\$8,000,000	\$4,000,000	\$2,000,000
Inpatient Benefits			
Hospital Room & Board	100% private room	100% private room	100% private room
Intensive Care Unit	100%	100%	100%
Inpatient Therapy and Rehabilitation	100%	100%	100%
Prescription Medication	100%	100%	100%
Inpatient Psychiatric Treatment	100%	100%	100%
Inpatient Ancillary Services	100%	100%	100%
Inpatient Physician/Specialist Visits	100%	100%	100%
Organ Transplants and Related Services*	\$1,000,000 lifetime maximum per organ	\$750,000 lifetime maximum per organ	\$350,000 lifetime maximum per organ
Organ Acquisition Including preservation, acquisition, transportation and benefits for the living donor	Up to \$60,000 per transplant	Up to \$30,000 per transplant	Up to \$20,000 per transplant
Outpatient Benefits			
Physician/Specialist Visits	100%	100%	100%
Diagnostic Testing (Labs, X-Ray, CT Scan, MRI)	100%	100%	Up to \$10,000 per policy year
Oncology / Cancer Treatment	100%	100%	100%
Prophylactic Surgery to reduce the risk of cancer*	\$30,000 per insured per lifetime	\$25,000 per insured per lifetime	\$20,000 per insured per lifetime
Outpatient Rehabilitation/Therapeutic Services	100%	100% up to 80 visits all combined	100% up to 70 visits all combined
Congenital Disorders and Defects / Hereditary Conditions	\$1,000,000 lifetime maximum [diagnosed before 18] 100% [diagnosed after 18]	\$500,000 lifetime maximum [diagnosed before 18] 100% [diagnosed after 18]	\$300,000 lifetime maximum [diagnosed before 18] 100% [diagnosed after 18]
Prescription Medication	100%	Up to \$15,000 per policy year	Up to \$5,000 per policy year
Bariatric Surgery*	\$30,000 lifetime maximum	\$15,000 lifetime maximum	\$10,000 lifetime maximum
Home Health Care Services	100%	Up to \$7,000 per policy year	Up to \$4,000 per policy year
Reconstructive Surgery	100%	100%	100%
Outpatient Psychiatric Services*	Up to \$100 per visit, 40 visits	Up to \$95 per visit, 30 visits	Not covered
Dialysis	100%	100%	100%
Prosthetic Limbs	Up to \$45,000 per policy year Up to \$150,000 lifetime maximum	Up to \$30,000 per policy year Up to \$130,000 lifetime maximum	Up to \$30,000 per policy year Up to \$130,000 lifetime maximum
Wellness*	Up to \$1,000 every 24 months or \$350 every 12 months	Up to \$750 every 24 months or \$250 every 12 months	Up to \$500 every 24 months or \$150 every 12 months
Durable Medical Equipment	100%	Up to \$7,000 per policy year	Up to \$6,000 per policy year
Wisdom Tooth Removal*	Up to \$1,200 per policy year	Up to \$1,000 per policy year	Up to \$700 per policy year
Maternity Benefits (Only for deductible options of \$5,000 or less)			
Normal Delivery or C-Section*/** Including dependent daughters	Up to \$10,000 per pregnancy Deductible waived	Up to \$7,000 per pregnancy Deductible waived	Up to \$5,000 per pregnancy Deductible waived
Complications of Pregnancy*/**	Up to \$1,000,000 per pregnancy Deductible waived	Up to \$500,000 per pregnancy Deductible waived	Up to \$300,000 per pregnancy Deductible waived
Extraction and Storage of Stem Cells*/**	Up to \$2,000 per child	Up to \$1,400 per child	Up to \$1,000 per child
Additional Benefits			
AIDS / HIV / ARC*	Up to \$500,000 lifetime maximum	Up to \$250,000 lifetime maximum	Not covered
Emergency Air Transportation	Up to \$150,000 per event Deductible waived	Up to \$100,000 per event Deductible waived	Up to \$25,000 per event Deductible waived
Repatriation of Mortal Remains	Up to \$50,000 for repatriation; or up to \$10,000 for local burial in lieu of repatriation Deductible waived	Up to \$20,000 for repatriation; or up to \$10,000 for local burial in lieu of repatriation Deductible waived	Up to \$10,000 for repatriation or for local burial in lieu of repatriation Deductible waived

* Waiting periods apply. ** Deductible waived for plan options \$1000, \$2000, \$5000. *** No Maternity benefits for chosen deductibles of \$10,000, \$20,000.

NOTE 1: All Benefits are subject to Usual and Customary Reasonable (UCR).

NOTE 2: The benefits, coverage, and exclusions, listed herein are only a summary and are subject to the specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility, and exclusions. Please refer to your Policy Wording for specific terms, conditions and other details concerning your benefits, limitations, eligibility, and exclusions.

NOTE 3: The following deductible options are not available in Brazil under "Secure": \$1,000/\$2,000 (In Country/Worldwide) and \$2,000/\$3,000 (In Country/Worldwide).

NOTE 4: Benefits in United States out of network providers are payable at 70%.

**Information is subject to change at any time.
All amounts are expressed in USD.**



 **PREMIER HEALTH™**
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