



Changes to the Plan Premium

Grounds for termination of contract. (2 causes were added.)	* Allowing a third party to use the benefits provided by Medisalud exclusively to policyholders, using the Insured's ID and Medisalud membership card.
	* Engaging in constant acts of violence, threats or insults against Medisalud and /or personnel working for this company
	* Consistently refusing participation in promotion and prevention programs (P and P), which would be of medical benefit to their specific condition. (We highly recommend a 80% participation in relevant programs)
Eligible users	There is no limit on the number of blood relatives who can enroll in the program
Extra charges or fines	No fees or fines will be charged in the event of absence from or lateness to medical appointments.
International coverage	As per the agreement made with Universal Assistance.
Recognition of weeks of coverage for newborns.	A new mother who is insured has a maximum of 15 days to enroll their newborn. The baby is then covered for the same period as the mother, provided the labor or Cesarean was authorized by Medisalud during the period of her insurance coverage
Affiliation of insured under seven (7) years.of age	Infants of under seven (7) years of age can be insured by Medisalud only if they are enrolled together with a person between eighteen (18) and forty-four (44) years of age
Membership of Elderly People.	All persons over sixty (60) years of age are advised to be affiliated with someone between fifteen (15) and forty-four (44) years of age. Otherwise they will bear the full costs in accordance with the conditions set out in the table of rates
Premiums	Payment of premiums must be made within ten (10) days of each period in accordance with the method of payment determined in the insurance application form. Failure to do so within the prescribed period will result in the suspension of services until the payment is made
Policy term and renewal.	If there is change in the policy at the time of renewal, the Insured shall be notified by Medisalud in writing. In the case of a lapsed Policy, without written notice to Medisalud by the Insured, the Policy will not be renewed.
Grace Period	For purposes of this Agreement, a GRACE PERIOD is provided of thirty (30) calendar days from the expiry of the premium. During this time the policy will remain in effect, although the premium has not been properly paid. In case of an accident during this period, the beneficiary will pay the full amount of the unpaid premium. If the contract is suspended no coverage will be authorized.



ADDITIONAL EXCLUSIONS


- .- Supply of contraceptives.
- .- Application of vaccines in the Extended Program of Immunization (EPI).
- .- Vasectomies and tubal ligations.
- .- Surgical treatment of congenital diseases
- .- A surgical procedure and hospitalization received in accordance with the rules of the transplant center of the Republic of Panama.
- .- Dialysis for severe and chronic renal failure.
- .- Enteral and parenteral feeding.
- .- Gastric bypass surgery.
- .- Oral rehabilitation treatments.
- .- Treatments not authorized by Medisalud.
- .- Outside institutional management of disabled patients
- .- Breast reconstruction surgery with or without implants.
- .- Mohs surgery
- .- Treatments for sinus disease.
- .- It excludes all pre-existing conditions declared in the Health Declaration From by the Insured and any resultant complications. Other exclusion may also apply where they are supported by pre-existing medical records.

COVERAGE	CAPS AND CO-PAYMENTS
Newborn care.	Coverage includes care of a newborn during the first twenty-four (24) hours of life, or until reaching a cap on costs of TWO THOUSAND DOLLARS (B/.2,000.00)
Care delivery.	Labor or Cesarean will be covered when pregnancies occur after the 41st week of membership, upon confirmation of the last date of the woman's period. This service requires a co-payment of EIGHTY DOLLARS (B/.80.00), which must be paid at the time of authorization.
Neurosurgery.	For Neurosurgery, there is a co-payment of TWO HUNDRED DOLLARS (B/.200.00).
Cardiac Surgery	For Cardiac surgery there is a co-payment of TWO HUNDRED DOLLARS (B/.200.00).
Joint replacements.	For joint replacements, there is a co-payment of TWO HUNDRED DOLLARS (B/.200.00) per procedure. Osteosynthesis material or replacement parts are not covered
Management of Major Burn	For major burns (understood as a patient with burns over 65% of the body surface), there is a co-payment of TWO HUNDRED DOLLARS (B/.200.00).
Major Trauma Management	Major trauma management is covered in cases established by the Revised Trauma Index (RTI) with scores of 15 to 20 = severe or Critical. The co-payment is TWO HUNDRED DOLLARS (B/.200.00).



Management of patients infected with the HIV virus and its complications	For the management of patients infected with the HIV virus and its complications, there is an annual cap on costs of FIFTEEN THOUSAND DOLLARS (B/.15, 000.00) per insured. There is a co-payment of TWO HUNDRED DOLLARS (B/.200.00), for hospital or surgical management.
Chemotherapy and Radiotherapy for Cancer.	Treatment for Cancer has an annual cap on costs of FIFTEEN THOUSAND DOLLARS (B/.15, 000.00) per insured. There is a co-payment of TWO HUNDRED DOLLARS (B/.200.00) per session.
Management of patients in ICU.	The management of patients in ICU. has an annual cap on costs of FIFTEEN THOUSAND DOLLARS (B/.15, 000.00) per insured. The co-payment is TWO HUNDRED DOLLARS (B/.200.00) per period of hospitalization.
Maximum coverage per year	Each insured has an annual cap of FIFTEEN THOUSAND DOLLARS (B/.15, 000.00), for any of the pathologies in accordance with the Manual of Procedures and Medicines (MAPIME)

*The new policy applies to applications for new contracts from 1 January 2011 and for renewal contracts from 1 February 2011

 TARIFAS AÑO 2011 Contratos nuevos a partir del 01 Enero y Contratos a renovar a partir del 01 de Febrero de 2011		
Rango de Edad	Tarifa	Con impuesto
0 a 5 años	41.46	43.54
6 a 14 años	33.17	34.83
15 a 44 años (hombre)	41.46	43.54
15 a 44 años (mujer)	61.06	64.12
45-60 años	71.62	75.21
61 años en adelante (acompañado) (rango de 15 - 44)	121.00	127.05
61 años en adelante (individual)	162.46	170.59

