



Medi-Essential

Hospitalization & Hospital Special Services

- Local : Unlimited cover for treatment whilst as a bed patient in the registered class of the insured.
- Abroad: Same – except that the MAXIMUM tariffs of CURACAO will apply for the particular class of insured.

Surgery

Customary and Normal charges as published by the government of CURACAO 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 Nafl. 42,- limited to one visit per day. *EXCLUSIONS will apply to General Health Examination.*

Specialist

Unlimited treatment – however maximum per treatment will be in accordance with the tariffs of the Medical Association of CURACAO.

Prescribed Drugs

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*

Diagnostic X-Ray & Laboratory Expense

100% of all charges will be reimbursed.

Test must be recommended by a Normal General Practitioner or specialist

Maternity Benefits

- Normal Delivery in hospital : Doctor Fee Nafl. 850,-
- Normal Delivery at home : Doctor Fee Nafl. 350,-
- Hospital Care : Reimbursement of 80% of 10 days maximum
- Consult : 1 consult per month up to a maximum of 10 consultation per maternity case
- Echo : 100% will be reimbursed up to 3x per maternity case
- Caesarean Section : Will be covered under normal Hospital Services Benefits and Surgery

Physiotherapy

8 treatments up to a maximum of NafL. 500,- per ailment per year.

Mental Disease

- Hospitalization : The first 365 days are covered
- Out-of-Hospitalization: *psychiatric* visits to a maximum of NafL. 1.000,-
- Medical Services : NafL. 1.500,- per year

Intensive Care

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.

Isolation Room

Hospital charges to a Maximum of 4 days.

Ambulance

Charges for transportation to and from the Hospital or medical facility within local confines or the airport of board facility.

Air Transport

80% of the cost – A MAXIMUM of NafL. 2.000,-

Insured must spend at least three days in hospital abroad and must be recommended in the normal way. (limited to two trips per annum)

Preventive Medicine

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*

Important Information

- **Waiting period on Medical Benefits** : Two (2) months
- **Waiting period on Dental Benefits** : Six (6) months
- **Waiting period on Maternity Benefits:** 280 Days

- **Maximum Per Case:** NafL. 100.000,-

- **Acceptance Age:** Till 59 years old.

Yearly Premium Medi-Essential Table (With Deductible)*	
Age	Premium
Child Below 13 years	Nafl. 855.00
Youth 13 till 25 years	Nafl. 945.00
Adult 26 till 35 years	Nafl. 1,140.00
Adult 36 till 44 years	Nafl. 1,375.00
Adult 45 till 50 years	Nafl. 1,665.00
Adult 51 till 59 years	Nafl. 1,995.00

***Deductible of Nafl. 250,- is applicable per calendar year**

For residence only, premium payment can be arranged on:

- Semi-annual premium: 4% increase
- Quarterly premium : 8% increase

Policy Cost: Nafl. 30,-

Yearly Premium Medi-Essential Table (Without Deductible)	
Age	Premium
Child Below 13 years	Nafl. 899.80
Youth 13 till 25 years	Nafl. 995.00
Adult 26 till 35 years	Nafl. 1,195.00
Adult 36 till 44 years	Nafl. 1,425.00
Adult 45 till 50 years	Nafl. 1,695.00
Adult 51 till 59 years	Nafl. 1,995.00

For residence only, premium payment can be arranged on:

- Semi-annual premium: 4% increase
- Quarterly premium : 8% increase

Policy Cost: Nafl. 10,-

Optional Additional Coverage

Vision:

- 100% for the cost of frame and standard white glasses up to a maximum of Nafl. 500,-
- 100% for the cost of contact lenses up to a maximum of Nafl. 250,-

The above mentioned coverage is applicable for:

- Dependents up to age 18 every year
- Dependents above age 18 every two years

Waiting Period on Vision: Three months

Vision Yearly Premium: Nafl. 218.40 per person

Dental Care:

Expenses for treatment by a dentist based in Curacao qualified to practice and registered in the records of a competent authority.

Waiting Period on dental benefits: Six Months or "Saneringsbrief".

Dental Yearly Premium: Nafl. 273.00 per person

For residence only, premium payment can be arranged on:

- Semi-annual premium: 4% increase
- Quarterly premium : 8% increase