

# International Insurance Protection

Best Health Insurance Options  
(in Panama & Latin America)

# Before We Start ...

- ▶ 35 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

Who wants **Health Insurance**

**VS**

**PROTECTION?**

in case you end up four months in Intensive care  
and a facing a \$250.000 bill?



# WE OFFER PROTECTION



# **WE PROTECT YOUR SAVINGS ...**

in case you have a catastrophic medical condition

# **WE PROTECT YOUR HEALTH ...**

by giving you access to the best  
Hospitals and Medical Care in the World



# Basic Concepts

- ▶ 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

- ▶ \$1,000.- ..... \$\$\$\$\$\$\$\$\$
- ▶ \$2,000 .- ..... \$\$\$\$\$\$\$\$
- ▶ \$5,000 .- ..... \$\$\$\$\$\$
- ▶ \$10,000 .- ..... \$\$\$\$\$
- ▶ \$20,000 .- ..... \$\$\$\$

The deductible is your annual “out of pocket”  
Your Maximum Potential Exposure

# Maximum Limit

Lifetime Maximum?

Per Year Maximum?

## Choices

\$2,000,000 per person per year

\$3,000,000 per person per year

\$5,000,000 per person per year

\$7,000,000 per person per year

... Unlimited per person per year

Maximum Potential Exposure : deductible



# Hospital Networks

- ▶ Best Private Hospitals in **Latin America**.
- ▶ **Panama?**
  - Punta Pacifica, Paitilla, San Fernando, Nacional, Santa Fe, Chiriqui
- ▶ **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 carry your health with you.  
Companies will look at your medical history

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

## Free of symptoms for:

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

# Recommendations

- ▶ International Policy
- ▶ \$2,000,000 “checkbook” or more
- ▶ Policy Renewable for LIFE
- ▶ High Annual Deductible ... \$2,000 or \$5,000
- ▶ Open Network of Hospitals

**FREE  
INTERNATIONAL  
INSURANCE  
QUOTES**



**Thank you. Questions?**

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