

MASTER 50k POLICY

Eligibility Basic Coverage

Anyone who has not been diagnosed with Cancer or who is not in the process of receiving a diagnosis of Cancer and/or one of the 40 specific diseases covered within this policy, will be eligible.

Any person who had a history of the aforementioned, provided he/she is in remission and has not been under treatment during the past 10 years will also be eligible. However, benefits will be reduced by half, except on the first Cancer diagnose benefit, or the specific disease, for which he/she will not be eligible.

Available Coverages

INDIVIDUAL COUPLE FAMILY

Individual

Only the primary insured will be eligible.

Couple

The primary insured and one of the following: legal spouse, consensual partner, father, mother, son, daughter, brother or sister, will be eligible.

Family

The primary insured, his/her spouse or consensual partner, and all of their children under 26 years of age, who are economically-dependent on the Primary Insured will be eligible.

Children who are 26 years of age or older, whose physical or mental disability manifested itself before reaching age 26, can be included under the Family Coverage, provided they do not receive any waige, do not receive Social Security benefits, are totally dependent on the Insured or his/her spouse or consensual partner and live on the Insured's residence.

Premiums from only
50 cents
daily!

Additional Coverages

HOSPITAL CONFINEMENT

Benefits	Up to
Emergency Room expenses incurred by the insured due to an accident	\$850
Emergency Room visit due to illness	\$200
Daily compensation for hospital confinement due to illness or accident	\$200
Daily compensation for the use of an Intensive Care Unit due to illness or accident	\$800
Daily compensation for convalescence at home after Emergency Room visit, hospital confinement or the use of an Intensive Care Unit	\$100
Compensation for high-risk pregnancies up to 5 days	\$100
Caesarean section at hospital	\$900
Child labor at hospital	\$700
Miscarriage at hospital	\$500

ACCIDENTAL DEATH, DISMEMBERMENT, PROSTHESIS AND OTHER BENEFITS COVERED

Benefits	Up to
A) Losses due to an Accident	
Life	\$100,000
Both hands	\$100,000
Both feet	\$100,000
Both eyes or total vision	\$100,000
One hand	\$50,000
One foot	\$50,000
One eye or total vision of one eye	\$50,000

B) Prosthesis

Both hands	\$50,000
Both feet	\$50,000
Both eyes or total vision	\$50,000
One hand	\$25,000
One foot	\$25,000
One eye or total vision of one eye	\$25,000

C) Other benefits covered for hospital confinement due to an accident

Neck Braces	\$125
Walker	\$150
Arm Sling	\$125
Dismemberment	\$1,000
Wound Drainage Equipment (V.A.C.)	\$2,000
Hip Fracture	\$2,000
Hand Fracture	\$1,000
Wrist Fracture	\$1,000
Leg Fracture	\$1,200
Knee Fracture	\$1,000
Pelvis Fracture	\$1,700
Vertebra Fracture	\$1,800
Arm Fracture	\$1,000
Cranium Fracture	\$1,500
Foot Fracture	\$1,000
Ankle Fracture	\$1,000
Skin Graft	\$250
Lacerations	\$600
Crutches	\$150
Mutilations	\$1,000
Stitches	\$125
2nd degree burn, from 11% up to 30% of the body	\$1,500
2nd degree burn, from 31% up to 50% of the body	\$2,000
2nd degree burn, 51% of the body or more	\$2,500
3rd degree burn, from 11% up to 30% of the body	\$2,000
3rd degree burn, from 31% up to 50% of the body	\$2,500
3rd degree burn, 51% of the body or more	\$3,000
Respiratory Tract burns	\$1,000
Wheelchair	\$500
Physical Therapy	\$1,500
Orthopedic Rods	\$1,000
Plaster Cast	\$175

Please refer to the Policy for additional details about the benefits provided.

ORGANS AND TISSUES TRANSPLANT

(Heart, Cornea, Liver, Bone, Intestines, Bone Marrow, Pancreas, Skin, Lungs and Kidneys)

Benefit	Maximum Benefit per Year
Acquisition of organs or artificial tissues	Up to \$20,000
Acquisition of organ or tissue from deceased donor	Up to \$15,000
Acquisition of organ or tissue from living donor	Up to \$30,000
Air ambulance	Up to \$10,000
Anesthesia	30% of surgery
Insured's convalescence at home	\$50 daily up to 15 days
Donor's convalescence at home	\$50 daily up to 15 days
Culture and transplant of bone marrow	Up to \$15,000
Private nurse at the hospital	Up to \$175 daily and up to \$15,000
Private nurse at home	Up to \$175 daily and up to \$4,500
Orthopaedic and/or medical equipment	Up to \$5,000
Pre and post-surgical psychological evaluation	Up to \$300
Hospital confinement	Unlimited
Therapies	Up to \$1,000
Air fare and land transportation, lodging, food and laundry	Up to \$20,000
Death during surgery or within 30 days due to	\$25,000
Complications or rejection of organs	

The maximum amount to pay for the total of benefits during an organ transplant is \$350,000, and \$700,000 during his/her lifetime, for each insured.

LUMP SUM FOR FIRST DIAGNOSIS OF CRITICAL DISEASES

Alzheimer (Moderate or Severe), Apoplexy or Cerebral Stroke, Metastatic Cancer, Permanent Quadriplegia, Final Stage Kidney Disease and Heart Stroke

LUMP SUM BENEFIT FOR FIRST DIAGNOSIS OF EACH CRITICAL DISEASE

Insured's Age	Plan A	Plan B	Plan C	Plan D
Under 70 years	\$2,500	\$5,000	\$7,500	\$10,000
From 70 to 79 years	\$1,000	\$2,000	\$3,000	\$4,000
From 80 to 89 years	\$500	\$1,000	\$1,500	\$2,000

DEATH BENEFIT WITHIN THE FOLLOWING 6 MONTHS AFTER THE OCCURRENCE, AND AS A RESULT, OF THE DISEASE COVERED

Insured's Age	Plan A	Plan B	Plan C	Plan D
Under 70 years	\$5,000	\$5,000	\$5,000	\$5,000
From 70 to 79 years	\$2,500	\$2,500	\$2,500	\$2,500
From 80 to 89 years	\$1,250	\$1,250	\$1,250	\$1,250

LUMP SUM FOR FIRST CANCER DIAGNOSIS (EXCEPT OF THE SKIN)

AVAILABLE BENEFITS			
\$5,000	\$10,000	\$15,000	\$20,000

This benefit covers the principal insured. His/her spouse can also be included.

Please refer to the Policy for additional details about the benefits provided.

Specially designed for associates of:



Multinational Life Insurance Company

— Seguro te Responde —

787-758-8080

customerservice@multinationalpr.com

510 Ave. Muñoz Rivera, San Juan P.R. 00918
P.O. Box 366107, San Juan P.R. 00936-6107



Multinational Life Insurance Company

**MASTER 50k
POLICY**

You
CAN WIN

Sickle Cell Disease, **Ciguatera**,
Hemorrhagic Dengue,
Diphtheria, Muscular Dystrophy,
Encephalitis, Addison's Disease,
Legionnaire's Disease, Niemann-Pick's
Disease, **Parkinson's Disease**,
Tay-Sachs' Disease, Whipple's Disease,
**Scleroderma, Amyotrophic
Lateral Sclerosis (ALS)**,
Multiple Sclerosis, **Fibromyalgia**,
Rocky Mountain Spotted Fever, Scarlet
Fever, Rheumatic Fever, Typhoid Fever,
Avian Flu (H5N1 Virus),
Influenza A (H1N1),
Leptospirosis, Lupus Erythematosus,
Malaria, Bacterial Meningitis,
Myasthenia Gravis, Toxic Epidermal
Necrosis, Osteomyelitis, Polio,
Polymyositis, Rabies, Guillain-
Barré's Syndrome, Reye's Syndrome,
Toxic Shock Syndrome, **Sjogren's
Syndrome**, Tetanus, Tuberculosis,
Tularemia and Small pox.



Multinational Life Insurance Company

— Seguro te Responde —

A part of Aseguradora ANCON and affiliated to Multinacional de Seguros, a company with the strength and experience you need.

CANWIN

In the vast majority of cases, having health insurance alone is not enough to cover a person's needs after being diagnosed with Cancer or a specific disease. Based on the needs of these patients, Multinational Life Insurance Company designed: **Master 50k Policy**.

Having the best insurance policy for the treatment of Cancer and/or a specific disease is the best way to cover all medical costs without affecting your financial situation or your peace of mind.

In order to win the battle against Cancer, there are some important and determining factors to have in mind.

Prevention Tests

An early diagnose will increase your chance to survive Cancer.

Positive Attitude

Is necessary in order to overcome the treatments which can be painful sometimes.

Family and Friends

A strong support network is crucial to keep you upbeat.

Finances

Being able to have the means to cover the high costs of treatments is a must.

Nutrition

Cancer patients with healthy nutritional habits have a higher chance of recovering from Cancer.

MASTER50k POLICY

What does the Master 50k Policy offer?

Master 50k Policy's basic coverage offers 50 benefits related to the diagnose and treatment of Cancer and 40 specific diseases.



No other Cancer policy gives you this much peace of mind.

Benefits

Prevention Tests	Up to \$200 per policy year
First Cancer Diagnose (except of the skin)	\$5,500
Skin Cancer or any of the specific diseases	\$2,000
Second Cancer Diagnose (except of the skin)	\$1,500
"New Energy" (accommodations in Puerto Rico)	Up to \$1,000 during insured's lifetime
Unforeseen hospital costs	Up to \$175 per policy year
Continued and uninterrupted hospital confinement	\$500 first day \$400 daily from 2nd until 10th day \$300 daily from 11th until 60th day
Extended hospital confinement coverage	Up to \$30,000 monthly from day 61
Intensive Care Unit	\$500 daily up to 30 days
Emergency Room visit	\$100

In the vast majority of cases, having health insurance alone is not enough to cover a person's needs after being diagnosed with Cancer or a specific disease.

Private nurse:	
At the Hospital	Up to \$175 daily
At Home	Up to \$175 daily (limited) up to \$5,250 per policy year
Prescribed drugs during hospital confinement	Up to \$125 (according to days in hospital)
Medication at home	Up to \$2,500 per policy year
Natural medicine	50% of cost up to \$500 per policy year
Blood and plasma	Unlimited
Surgeries	Up to \$10,000 (according to surgery chart)
Bone marrow transplant	Up to \$10,000 during insured's lifetime
Stem cells transplant	Up to \$6,500 during insured's lifetime
Ambulatory surgery	Up to \$500
Second Surgical Opinion	\$300
Third Surgical Opinion	\$400
Anesthesia	Up to 30% of surgery benefit
Loss of income due to hospital confinement	Up to \$1,500 monthly
Loss of income of insured's companion due to hospital confinement	\$75 daily
Assistance in nutrition due to disability of primary insured:	
Individual	Up to \$200
Couple	Up to \$400
Family	Up to \$600
Congenital abnormalities or defects	Up to \$5,000
Transportation:	
Airfare	Unlimited
Air ambulance	Up to \$10,000 per policy year
Ambulance	Unlimited
Taxi	Unlimited
Self-transportation to treatment	\$20 daily
Airfare and lodging for companion	Up to \$5,000 per policy year
Immunotherapy	Up to \$1,000 per policy year
X-Ray Treatment, Radiotherapy, Brachytherapy, Radioactive Isotopes, Radioactive Iodine, Chemotherapy and other special treatments	Up to \$20,000 per policy year
Experimental therapy	Up to \$10,000 per policy year
Pain, depression and anxiety management (acupuncture, psychological therapy, psychiatric therapy and yoga therapy)	Up to \$3,000 per policy year and up to \$10,000 during insured's lifetime

Stress management (gym, personal trainer, SPA, dancing classes, laser depilation, aromatherapy, musical therapy or arts and crafts)	Up to \$1,000 during insured's lifetime
Wigs, hats, periwigs, head scarfs, permanent make-up, artificial eyebrows	Up to \$500 per policy year
Prosthesis without surgical implant	Up to \$5,000 per prosthesis and up to \$10,000 during insured's lifetime
Prosthesis with surgical implant	Up to \$10,000 per prosthesis and up to \$20,000 during insured's lifetime
Orthopedic equipment	Up to \$2,500 during insured's lifetime
Nutritional supplements:	
Orally	Up to \$1,000 per policy year
Non-orally	Up to \$5,000 per policy year
Housekeeper service	Up to \$1,500 monthly and up to \$9,000 per policy year
Disposable diapers, pads and medication against irritations and ulcers	Up to \$2,000 per policy year
Nursing home	\$100 daily up to 30 days
Nursing home to relieve caregiver	Up to \$100 daily and up to 15 days per policy year
Computerized Axial Tomography, Magnetic Resonance, Bone Tomography, Synchronized Multinuclear Angiography, Positron Emission Tomography and Transrectal Ultrasound	Up to \$750 per policy year
Premium payment relief	Up to 2 years per disability
Psychological therapy, psychiatric therapy, aromatherapy, SPA and music therapy for the caregiver	Up to \$500 during insured's lifetime
Making a dream come true	Up to \$2,000
Terminal disease at home	\$25 daily
Subsidy for electric utility bill	20% of the bill up to \$50 monthly
Medical home visit during terminal stage	\$75 daily and up to 6 visits
Death benefit	\$5,000
Transfer of insured's remains to Puerto Rico	Up to \$2,000
Funeral costs	Up to \$7,500

Please refer to the Policy for additional details about the benefits provided.

THE GOOD NEWS IS THAT:

MASTER50k POLICY

WILL HELP YOU TO OVERCOME THE DIFFERENT OBSTACLES OF BEING DIAGNOSED WITH THESE DISEASES.

Why should you settle for less, if you can have the most complete policy for the best price?