



NEW PROVIDENCE
LIFE INSURANCE COMPANY LIMITED

THE **SIMPLIFIED SILVER MEDICAL** PLAN

Are you 40 years or older and seeking health coverage with outstanding benefits at affordable premiums? If so, we have the perfect coverage for you!

Outstanding Plan Benefits:

1. \$10,000,000 Lifetime coverage
2. \$200,000 Annual coverage
3. \$50,000 lifetime coverage for pre-existing conditions after 24 months
4. Easy enrollment and simplified medical questions
5. Premiums do not increase due to age or age band change
6. Insured by New Providence Life Insurance Company Limited
7. Access to the best physicians, hospitals, and clinics in the world
8. Emergency ground transportation and worldwide air ambulance included
9. Receive a discount when you and your spouse enroll



This is not a legal contract. The Certificate contains Limitations and Exclusions. To obtain a more detailed explanation, consult your agent or contact:

New Providence Life Insurance Company Ltd
RoyalStar House
John F. Kennedy Drive
P.O. Box EE-15606
Nassau, Bahamas
Phone: (242) 326-6779, (242) 677-6945,
(242) 677-6946
Fax: 242-328-4141

Email: administrator@newprovidencelife.com
www.newprovidencelife.com



NEW PROVIDENCE
LIFE INSURANCE COMPANY LIMITED

THE SIMPLIFIED SILVER MEDICAL PLAN

Coverage Summary

Maximum coverage per Assured (Lifetime) \$10,000,000
Annual coverage per Assured \$200,000

Amounts shown are in BSD

Hospitalization

Cost of room and board (Maximum 120 days per Certificate Year)	100% URC
Intensive Care (Maximum 15 days per Certificate Year)	100% URC
Surgery in country of residence	\$100,000

Outpatient Benefits

Outpatient Surgery (per Assured)	\$60,000 per year
Radiation or Chemotherapy Administered at one of the Administrator's dedicated facilities	\$25,000 or up to 100% URC with the Cancer Treatment Rider
CAT scan, MRI, PET scan, Echocardiogram (per Assured)	\$450 per exam
Endoscopy, Gastrosocopy, Colonoscopy, Cystoscopy (per Assured)	\$500 per exam
X-Rays, Laboratory test (per Assured)	\$100 per exam
Preventative Care Benefit, <i>This benefit is available to the Primary Assured and Spouse only after the first anniversary of the policy. No deductible.</i>	\$200 per year
Special diagnostic tests (Sleep Apnea study, Stress test)	\$450 per exam
Cost of office visit to Physician	\$80 per visit
Prescription Drugs	\$60 per prescription, Maximum \$240

Other Additional Benefits

Emergency Ground Transportation	100% URC
Emergency Air Transportation	\$10,000 per Assured, per year
Repatriation of mortal remains	100% URC
Cost of medically prescribed Home Nursing (Maximum 15 days per Certificate Year)	\$70 per day
Organ Transplants, Lifetime per Assured	\$100,000

This file is for illustration purpose only. Please refer to the policy for a complete explanation of benefits and definition of Usual, Reasonable and Customary (URC). Benefits listed apply for in-network hospitals only; see policy for out-of-network benefit reductions.

Optional Coverage Riders



Dental & Vision Rider

Provides worldwide benefits for dental service charges and supplies incurred for treatment of a dental disease or injury up to a max of \$1,500 and worldwide vision benefits equal to 80% or up to \$400 per calendar year of the covered expenses per person.



Excess Coverage Rider

Customize this plan to match your needs. Increase your maximum coverage to \$500,000 per insured, and increase your lifetime maximum to \$10,000,000.



Outpatient Prescription Drug Rider

Increase your outpatient prescription benefit to \$2,500 per person per year. This benefit will cover brand name drugs in your country of residence and generic drugs in the U.S.



Cash Protector Rider

This rider pays a \$15,000 benefit, after the 180-day waiting period, on the occurrence of a first diagnosis of the insured with any of the following: internal cancer, heart attack, stroke, chronic kidney failure, or major organ transplant.



Cancer Treatment Rider

This rider will pay 100% up to policy annual limit for Radiation and Chemotherapy (outpatient and inpatient) within the cancer network and increases coverage to \$50,000 outside of the cancer network.



NEW PROVIDENCE
LIFE INSURANCE COMPANY LIMITED

THE **SIMPLIFIED SILVER MEDICAL** PLAN

Who is the Administrator?



INTERNATIONAL
A division of Morgan White Group

MWG International, located in Miami, Florida, a division of Morgan White Group, is the group's third-party administrator for all international products in Latin America, Asia and the Caribbean. MWG International is recognized nationally and internationally as one of the most efficient and trusted third-party claims administrators in the international life, dental, vision, disability, medical, savings, and investment product arena. Through internet marketing systems and first-class policy administration, our insurance company clients and their insured receive quality benefits, competitive prices, stable reinsurance, and unparalleled service. MWG International is a wholly-owned subsidiary of Morgan White Group, Ridgeland, Mississippi USA.

Who is the Insurer?



NEW PROVIDENCE
LIFE INSURANCE COMPANY LIMITED

New Providence Life Insurance Company Limited (NPL), a Bahamas based insurer, provides cutting-edge health and life insurance products for the needs of every individual. When it comes to assembling life, health, dental & vision, disability and critical disease products for the Bahamian community, the NPL team breaks the mold. NPL combines fresh ideas with unparalleled customer service to provide individuals, families and seniors the coverage they deserve for a fraction of what it would cost elsewhere. New Providence Life Insurance Company Limited is a subsidiary of AmFirst Insurance Company domiciled in Oklahoma City, Oklahoma USA.