

## **Required Insurance Benefits**

Your insurance policy MUST offer the following benefits:

- \$400,000.00 maximum reimbursement rate per illness
- \$0 deductible per illness or injury
- Treatment for pre-existing conditions
- Emergency and non emergency medical care
- In-hospital room and board
- Inpatient and outpatient care for mental health conditions
- Medical evacuation and Repatriation
- Outpatient alcoholism and substance abuse coverage
- Prescription drugs
- X-Rays and laboratory work
- Ambulance service
- Maternity services
- Medical equipment rentals or purchase
- Treatment for self- inflicted injuries and suicide related services
- Insurance directly pays the provider or pharmacy in the U.S. for services rendered.

You do not reimburse the doctor directly.