



VALLARTA UNIFIED HEALTH SOLUTIONS

Medical Services Coordinator

Expat Care Program

The Perfect Complement to Your Insurance.

The Perfect Alternative for Those Without Insurance.

What is the Expat Care Program?

Expat health insurance policies can be difficult to maintain for several reasons including:

1. They are prohibitively expensive for Expats over 65 years old.
2. The insurance company raised the deductible to a level that has too large a financial impact.
3. The age limit to apply for health insurance is exceeded.
4. Preexisting conditions prevent obtaining a health insurance policy.

The Expat Care Program is meant to offer an alternative to health insurance policies that will allow Expats to access quality healthcare without encountering the issues that would otherwise be disqualifying.

What are the **benefits** of the Expat Care Program?

- **Coverage for medical emergencies** up to \$15,000 USD,
- **Preexisting conditions** coverage,
- **No age limit** to apply and **guaranteed renewal** for life,
- **No deductible or copay,**

- **Private ambulance,**
- **Dental coverage,**
- **Discounts** on the total amount of your hospital bill,
- **Free annual checkups,**
- **Access** to GP and Specialist consultations,
- **Discounts** on cosmetic treatments and procedures.

Frequently Asked Questions:

1. Does the cost of the membership vary depending on age?

No, the price of the membership is the same for all ages.

2. Is there a deductible?

There is no deductible or copayment.

3. If I have preexisting conditions, can I still get this membership?

Because the Expat Healthcare Program is not a health insurance policy, there are no restrictions on preexisting conditions. You may apply with preexisting conditions and even receive coverage for those conditions.

4. Do I need any lab work done to apply?

There is no required lab work for membership in the Program.

5. Can I purchase this membership if I already have a health insurance policy?

Yes, this membership is perfect to complement an existing policy. For example, if your policy has exclusions for preexisting conditions, this membership will cover those conditions.

How can I take advantage of the Expat Care Program?

1. Complimenting your existing health insurance policy:
 - If you have a high or very high deductible, most benefits of this Program can go towards the annual deductible of your policy (applies only when the benefits provided by the health insurance policy are the same).
 - Program membership can be used to cover gaps in health insurance policies.

- The Program can provide discounts on your deductible, regardless of which health insurance provider you have, as long as the insurance company includes the hospitals in the Program network.
 - The emergency coverage limit of the membership can absorb the deductible of your policy without requiring you to pay out of pocket.
2. Used as an alternative to a health insurance policy:
- If you have exceeded the age limit to qualify for an insurance policy, the Expat Care Program does not have an age limit.
 - Preexisting conditions that would prevent you from obtaining a health insurance policy do not prevent you from gaining membership in this Program because it is not health insurance.
 - If you cannot afford a health insurance policy, a major medical event can lead to bankruptcy. Program benefits in combination with discounts on hospital bills can help protect your health without effecting your financial stability.