

NOVUS BLUE

A HEALTH INSURANCE ACCESSIBLE TO EVERYONE



BECAUSE PREVENTIVE CARE IS AFFORDABLE FOR EVERYONE

We present you a comprehensive health insurance plan, accessible to virtually everyone, with excellent coverage and NO deductibles.

WHY DO I NEED A HEALTH INSURANCE PLAN?

Receiving private medical assistance to treat a medical condition as quickly as possible and having quality of life is reason enough to purchase a health insurance plan.

In addition, Novus is a comprehensive health insurance plan, which, by having local coverage, makes it accessible to a large part of the Costa Rican population.

WHO CAN PURCHASE THIS INSURANCE?

This insurance can be purchased by any person of legal age, who becomes the Policyholder.

The insured may also include in the policy his or her spouse or partner and even unmarried children before they turn 21 years old. If they are full-time students at an accredited university, coverage may be extended up to the age of 24



WHAT IS THE SUM INSURED?

This insurance plan covers up to \$50,000 CRC in Costa Rica, Latin America and the Caribbean, for medical expenses due to illness or accident.

WHAT BENEFITS DOES NOVUS BLUE OFFER?

- A comprehensive, low-cost health insurance plan, which makes it affordable.
- Novus Blue offers complete coverage for hospitalization, medical expenses, surgery, and much more. It's not only about discounts on appointments or limited to certain hospitals or providers.
- There are no deductibles.
- Full access to the ASSA Costa Rica's National Network of Medical
- Providers without any restrictions.

COVERAGE

Novus Blue provides coverage for hospitalization, outpatient services, surgery, reconstructive surgery, emergency transportation services, and other medical benefits resulting from an accident, emergency or illness covered by the policy, that happen within the policy term. Also, it offers coverage for natural or accidental death.

BENEFITS AND COVERAGE

Maximum Limit per Year US\$50,000

HOSPITALIZATION BENEFITS

Hospital room and meals outside Latin America (daily, maximum 180 days in a 365-day period)	US \$400/day
Hospital room and meals in Latin America (daily, maximum 180 days in a 365-day period)*	US \$400/day
Intensive care unit (maximum 180 days/year) *	US \$700/day
Organ transplant including donor (life-time sum)*	US \$50,000

MEDICAL FEES

• Surgeon*	90%
• Assistant (20% of surgeon expenses)	20%
• Anesthesiologist (30% of surgeon fees)	30%

OUTPATIENT BENEFITS

Visit to General Practitioners and Specialists *	90%
X-ray, ultrasound, magnetic resonance, laboratory test and other diagnostic testing *	90%
Outpatient care and treatment	90%
Radiotherapy, chemotherapy, dialysis*	90%
Prescribed medication, maximum	US \$500 (coinsurance applies)

OTHER MEDICAL BENEFITS

• Emergency transportation in air ambulance (lifetime maximum)	US \$1,000
• Emergency transportation ground ambulance (maximum per event)	US \$100
• Reconstructive surgery (due to accident covered by policy) *	US \$10,000 (coinsurance applies)
• Internal prostheses (medically required) *	90%
• Medical equipment, internal and external prostheses and orthopedic devices (medically needed) *	90%
• Emergency dental treatment (due to accident covered by policy)*	US \$5,000 (coinsurance applies)
• Physical and occupational therapy per person insured per policy year	20 visits US \$50 (coinsurance applies)
• Nursing care at home	Maximum 30 calendar days
• Accommodation for COVID-19 (Simple accommodation if you are notified with a sanitary isolation order)	US \$125 per day up to a maximum of US \$2,000
• Emergency treatment outside the Provider Cluster, maximum *	US \$25,000 (coinsurance applies)

ADDITIONAL BENEFITS

• Natural death coverage	US \$10,000
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TRAVEL ASSISTANCE

• Medical expenses for accident	US \$10,000
• Medical expenses for non-preexisting illness	US \$10,000
• Prescribed medications: by the Medical Department of the Central de Asistencias	Included
• Dental Emergency	US \$500
• Funeral Repatriation	US \$5,000
• Medical transfer / Medical repatriation	US \$2,500
• Transfer of family member due to hospitalization	US \$500
• Compensation for lost luggage	US \$800
• Medical assistance for pre-existing illness	US \$100
• Loss of Passport US	US \$100
• Early return due to serious loss at home	US \$500
• Transmission of urgent messages	Included
• Coverage	Worldwide no age limit
• Maximum days per trip	60 days
• Waiting period / Deductible and copay	DO NOT apply

Contact:

(506) 4052-4660

www.salud.assanet.cr



clientescr@assanet.com



ASSACompaniadeSeguros



assaseguros



ASSA

el león azulado

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HOW TO USE THE INSURANCE POLICY

This plan works under the affiliated Provider Network of Medical Providers in Costa Rica and under the pre-notification system, following these simple steps:

- Call 4052-3030, a service available 24/7, to pre-notify that you will be needing medical services.
- Or email Preautorizacion@assanet.com

To receive direct payment, a call must be made to confirm the insured party's eligibility and policy coverage.

MEDICAL NETWORK

We have more than 870 physicians of different specialties and the affiliation of more than 200 providers including hospitals, clinics, medical centers, diagnostic centers, and the largest and most nationally recognized laboratories.

For more information about the medical network, visit our website: www.salud.assanet.cr



OTHER BENEFITS

Regular sports (provided they are stated on insurance application form)	Yes
Terminal illnesses	Yes
Critical or severe illnesses	Yes
Epidemic and Pandemic Diseases and / or International public health emergencies that have been declared as such	Yes
Allergy Treatment	No sublimit allergy test does not apply
Extraction of impacted molars	No sublimit
VIH, SIDA	US \$7,500 Lifetime benefit
Salpingectomy	US \$500
Vasectomy	US \$250
Psychiatric or Psychological Therapy	Maximum 15 visits per insured per year at US 50.00 per visit
Medical assistance at home (including medical house calls, maximum 4 per quarter and 2 ambulance services if required by doctor)	Available
Telemedicine service	Available

CO-INSURANCE

Costa Rica, Latin America and Caribe	10% co-insurance
Maximum stay outside Latin America	180 days

SCOPE OF COVERAGE

International Coverage

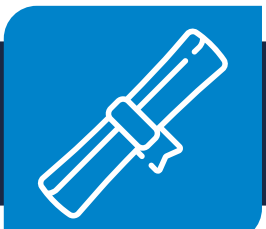
WAITING PERIOD

Accidents and infectious diseases	Immediate
Other illnesses and hospitalization	90 days
Tonsillectomy	6 Months
Organ transplant	12 Months
Cataract and Glaucoma	18 Months
Expenses, treatments and procedures related to problems with uterus, ovaries, pelvic floor, endometriosis and fibrosis, cists and/or breast tumors	12 Months
Expenses, treatments and procedures related to stones in gallbladder, bile ducts, kidney and urinary tract	12 meses
Expenses, treatments and procedures related to arthrosis, spondylosis, herniated disk and any other spinal column injury or illness, either due to accident or emergency	12 meses

PRE-NOTIFICATION

Penalty for lack of prior notice, after covering deductible and co-insurance	30% of covered expenses
Penalty for lack of prior notification outside Latin America, after covering deductible and co-insurance. Co-insurance limit does not apply.	50% of covered expenses

PREMIUMS



ASSA Costa Rica reserves the right to modify the coverage rates granted to the insured person on any Policy anniversary.

*(UCR herein means: Usual, customary and reasonable expenses) **

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