

## MEDICAL COMPLICATION INSURANCE

MEDICAL COMPLICATION INSURANCE IS DESIGNED TO PROVIDE ADDITIONAL PROTECTION IN THE EVENT OF CERTAIN ACUTE SURGICAL COMPLICATIONS. COVERAGE APPLIES UNDER SPECIFIC CONDITIONS AND LIMITATIONS, AS OUTLINED BELOW.

### PACKAGE AVAILABILITY

- **Included** in the Elite Care Package
- **Included** in the Signature Care Package
- **Not included** in the Clinical Care Package

Patients selecting the **Clinical Care Package** may choose to **purchase medical complication insurance as an optional add-on**. If insurance is not purchased, the patient will be **financially responsible for any costs** associated with the management and treatment of post-operative complications.

### WHAT IS COVERED

Medical complication insurance covers **acute post-operative surgical complications** that require medical or surgical intervention, including:

- Post-operative bleeding
- Incisional hernia
- Internal hernia
- Anastomotic or staple-line leak
- Bowel obstruction
- Stricture
- Incisional infection requiring surgical treatment

Coverage includes **all medically necessary treatment related to the above complications for up to 30 days after surgery, within the territory of Mexico only**.

### WHAT IS NOT COVERED

Medical complication insurance **does not cover**:

- Medical care or expenses incurred **outside of Mexico**
- Expenses related to **pre-existing conditions**, such as iron-deficiency anemia requiring blood transfusion
- Complications resulting from **failure to follow pre-operative or post-operative instructions**, including but not limited to:
  - Not quitting smoking or vaping at least 30 days prior to surgery
  - Failure to take prescribed medications (e.g., PPIs before or after surgery)
- Any **refund** (partial or full) of surgery costs in the event of a complication

## RESPONSIBILITY FOR PATIENTS WITHOUT INSURANCE (CLINICAL CARE PACKAGE)

Patients who select the **Clinical Care Package** and **choose not to purchase medical complication insurance** understand and agree that:

- They will be **fully responsible for all medical costs** associated with the diagnosis, treatment, hospitalization, surgery, medications, transportation, lodging, and any other expenses related to managing a post-operative complication.
- These costs may be **significant and unpredictable**, depending on the nature and severity of the complication.

For this reason, medical complication insurance is **strongly recommended** for patients who prefer additional financial protection.

## TRAVEL & ACCOMMODATION COVERAGE

*(WHEN INSURANCE APPLIES)*

If a covered complication requires the patient to return to Mexico within **30 days post-op**, the insurance includes:

- **Up to \$500 USD reimbursement for airfare**
- (Patient only; companion airfare is not covered)
- **Up to 7 hotel nights** in Tijuana (standard room)
- **Ground transportation:**
- San Diego Airport ↔ Hospital ↔ Hotel ↔ San Diego Airport
- (Covered for 1 patient + 1 companion)

## IMPORTANT CONDITIONS & PATIENT RESPONSIBILITY

- Medical complication insurance applies only to qualifying surgical complications listed above.
- Coverage is valid only when all medical instructions are strictly followed.
- All patients proceed with surgery with the understanding that every surgical procedure carries inherent risks, even when performed appropriately and safely.

OUR GOAL IS TO PROVIDE CLARITY, SAFETY, AND PEACE OF MIND.  
MEDICAL COMPLICATION INSURANCE IS INTENDED TO ASSIST PATIENTS IN RARE BUT SERIOUS SITUATIONS.

IT DOES NOT ELIMINATE SURGICAL RISK, NOR DOES IT REPLACE PERSONAL RESPONSIBILITY OR COMPLIANCE WITH MEDICAL GUIDANCE.