



Military Hospital: PAME Adolescent Plan (Ages 12-17)



The PAME Adolescent Plan is a specialised private healthcare program offered through Hospital Militar Escuela "Dr. Alejandro Dávila Bolaños" in Managua. It is designed specifically for adolescents aged 12 to 17 and provides families with structured, predictable access to private medical care during the teenage years.

Who This Plan Is Designed For

This plan is particularly suitable for families living in Nicaragua who want reliable access to private healthcare for their teenage children, without the cost of a full adult insurance policy. It is commonly used by Nicaraguan families, as well as expat families who spend a significant part of the year in Nicaragua and want peace of mind for routine and unexpected medical needs.

Eligibility & Enrollment

The PAME Adolescent Plan is available to children between the ages of 12 and 17. Enrollment must be completed in person at Hospital Militar in Managua. As with other PAME programs, basic administrative and medical assessments may be required as part of the enrollment process.



Monthly Pricing

Pricing for the adolescent plan is based on the number of children enrolled under the same family nucleus:

- 1 child: USD \$40 per month
- 2 children: USD \$70 per month
- 3 children: USD \$90 per month

What the Plan Covers

The plan includes access to a broad range of outpatient and diagnostic services provided directly through Hospital Militar. Covered services include:

- Medical consultations with general practitioners and specialists
- Laboratory tests ordered by Hospital Militar physicians
- Diagnostic imaging such as ultrasound and X-rays
- Basic generic medications prescribed during consultations

Hospitalisation & Surgical Coverage

Hospitalisation is provided in general wards and is limited to a maximum of three (3) days per semester. Surgical procedures are covered up to a maximum of USD \$1,500 per event, with a limit of two (2) surgical events per year. If the cost of a procedure exceeds this amount, the parents or guardians are responsible for paying the difference.

Discounts on Non-Covered Services

Even when a service falls outside the core coverage of the plan, enrolled adolescents receive discounts on many hospital services, including:

- 10% discount on laboratory tests
- 10% discount on imaging and special diagnostic tests
- 10% discount on surgical procedures and operating room fees
- 20% discount on semi-private or private hospitalisation



Important Exclusions & Limitations

The adolescent plan does not include intensive care (ICU), major high-risk surgeries, cancer treatments, dialysis, organ transplants, or experimental procedures. Medications are limited to those listed in the program formulary. These exclusions are important for families to understand when evaluating whether additional insurance coverage may be required.

How Families Typically Use This Plan

In practice, families often use the PAME Adolescent Plan for routine medical care, diagnostic testing, minor procedures, and unexpected health issues that do not require intensive or highly specialised treatment. For many families, it provides a valuable balance between cost control and access to one of the most capable hospitals in Nicaragua.

For families with teenagers living in or frequently traveling to Nicaragua, the PAME Adolescent Plan offers a structured and affordable way to access private healthcare during a critical stage of development.