

# SPECIAL VIP

PLAN OVERVIEW



VUMI®

## ABOUT VUMI®

VIP Universal Medical Insurance Group, Ltd. (VUMI®) is an international health insurance company offering exclusive major medical insurance plans and VIP medical services to individuals, corporate clients and expatriates residing across Latin America, the Caribbean and around the globe.

With a variety of plans to choose from, VUMI® helps protect both your physical and financial health by offering high quality medical insurance tailored to your needs. More importantly, VUMI®'s extensive global coverage gives you the peace of mind that comes with knowing you and your loved ones are covered at all times – anywhere in the world.

Headquartered in Dallas, Texas and with additional offices across the United States, Canada, United Arab Emirates and Latin America, VUMI® is privately owned and part of a global healthcare management group with 35 years of experience in the healthcare industry.

## SPECIAL VIP

**Special VIP** covers all your essential health needs and provides an annual coverage of up to US\$3 million. Receive a full range of benefits, as well as free choice of doctors and hospitals anywhere outside the U.S. and 100% coverage in the U.S. within our USA Special Network®.

**Special VIP** comes with these distinct advantages:

- A comprehensive network of domestic and international hospitals and healthcare providers across five continents
- Expertise in U.S. and international claims management
- Management and medical teams who fully understand your culture and speak your language
- Second Medical Opinion VIP®, Global Telemedicine and Home Medical Visits\* included in all plans
- In-house administration of benefits and cost control measures
- A strong, stable and well-managed company that cares for your health
- Renewal guaranteed for life

\*Where available.

## TABLE OF BENEFITS

Unless otherwise stated, the benefits are offered on a per insured / per policy year basis, in which the chosen deductible applies. All amounts are in U.S. Dollars (USD). The benefits are limited to the medical expenses covered under the policy and are subject to the usual, customary and reasonable expenses (UCR) for the geographic area where the expenses were incurred.

### DEDUCTIBLE OPTIONS\*

	OPTION I	OPTION II	OPTION III	OPTION IV	OPTION V	OPTION VI
Outside USA	US\$500	US\$2,000	US\$5,000	US\$10,000	US\$20,000	US\$50,000
Inside USA	US\$1,000					

\*Only one (1) deductible per person, per policy year applies. For family policies, a maximum of two (2) deductibles accumulated per policy, per policy year will be applied. For more information, please refer to the Conditions of Coverage of the policy.

### GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
Maximum coverage per person, per policy year	US\$3,000,000
Age limit to apply	Up to 75 years old
Waiting period	30 days

**GENERAL PLAN INFORMATION**

BENEFIT	COVERAGE
Coverage outside USA	100% UCR with free choice of hospitals and doctors
Coverage inside USA	<ul style="list-style-type: none"> <li>• 100% UCR within the USA Special Network®</li> <li>• Outside the USA Special Network®, the coverage will be at 60%, with a maximum daily room rate of up to US\$700 for a standard room and up to US\$1,400 for intensive care</li> <li>• Emergency medical treatment will be covered 100% UCR, up to the policy limits</li> </ul>

**INPATIENT BENEFITS**

BENEFIT	COVERAGE	
Intensive care unit	100% UCR	
Adult companion accommodation expenses	Of a hospitalized insured under 18 years old	US\$150 per night, max. of 30 nights
	Of a hospitalized insured over 18 years old	100% UCR, max. of 21 nights
Prescribed medications while hospitalized	100% UCR	
Physical therapy and rehabilitation	100% UCR	

**OUTPATIENT BENEFITS**

BENEFIT	COVERAGE
Emergency room care	100% UCR
Physician and specialist visits	100% UCR
Physician and specialist home visits	100% UCR
Prescription medication	US\$12,500
Nurse or therapist care at home	US\$10,000
Preventive health checkup per insured, no deductible applies (options I & II) (after a 10-month waiting period)	<ul style="list-style-type: none"> <li>• US\$100 up to 17 years old</li> <li>• US\$150 at 18 years and older</li> </ul>
Hearing aids	US\$1,000 per lifetime
Specialized treatments (occupational therapy, speech therapy, autism, sleep apnea and other sleep disorders)	US\$3,000
Alzheimer's disease	100% UCR
Allergy treatment	100% UCR
Physical therapy and rehabilitation	US\$10,000

**GENERAL BENEFITS**

The following benefits offer the same coverage for both inpatient and outpatient procedures.

BENEFIT	COVERAGE
Surgeon and anesthesiologist fees	100% UCR
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100% UCR

### GENERAL BENEFITS

The following benefits offer the same coverage for both inpatient and outpatient procedures.

BENEFIT		COVERAGE
Oncology: cancer tests, treatment (chemotherapy and/or radiotherapy) and medication		100% UCR
Surgery to reduce the risk of cancer or prophylactic surgery		US\$25,000 per lifetime (after a 12-month waiting period)
Dialysis services		100% UCR
Prostheses and medical appliances implanted during surgery		100% UCR
Organ/tissue transplant		US\$500,000 per lifetime (with rider) Includes US\$30,000 benefit for expenses of the live donor
Durable medical equipment		US\$10,000
Congenital conditions	Diagnosed before age 18	US\$500,000 per lifetime
	Diagnosed after age 18	US\$2,000,000 per lifetime
HIV-AIDS		US\$250,000 per lifetime (after a 48-month waiting period)
Bariatric surgery		US\$5,000 per lifetime (after a 24-month waiting period)
Surgical treatment of symptomatic foot disorders		100% UCR (after a 24-month waiting period)
Reconstructive surgery after an accident or illness		Up to the benefit limit

### MATERNITY BENEFITS

10-month waiting period, no deductible applies.

BENEFIT		COVERAGE
Maternity (options I & II)		<ul style="list-style-type: none"> <li>• US\$4,000, no deductible applies</li> <li>• Includes extraction and storage of umbilical cord blood stem cells</li> </ul>
Maternity and newborn complications (options I & II)		US\$500,000
Inclusion of the newborn within 90 days after the birth (options I & II)		Without underwriting, if born from a covered maternity

### MEDICAL EVACUATION BENEFITS

BENEFIT		COVERAGE
Emergency transportation	Ground ambulance	100% UCR, no deductible applies
	Air ambulance	US\$60,000, no deductible applies
Cost of return ticket for the insured and one companion after an evacuation by air ambulance		US\$500 per person
Repatriation or cremation of mortal remains		US\$40,000

### OTHER BENEFITS

BENEFIT		COVERAGE
Injuries during the training or practice of hazardous hobbies and/or professional low-risk sports		100% UCR
Emergency dental coverage		100% UCR for treatment within the first 180 days of the covered accident
Palliative care		100% UCR

**OTHER BENEFITS**

BENEFIT	COVERAGE
Temporary coverage for accidents while application is being underwritten	US\$30,000
Free extended coverage for eligible dependents after policyholder's death	1 year
Deductible elimination/reduction for no claims made for 3 years	Options I, II & III: <ul style="list-style-type: none"> <li>• Elimination for 1 year after the 3rd year without claims</li> <li>• Reduction of 50% of the deductible for 1 year after the 3rd year; if the deductible was not met in any of the years</li> </ul> Options IV & V: <ul style="list-style-type: none"> <li>• Reduction of 50% of the deductible for 1 year after the 3rd year without claims</li> </ul>
Travel VIP Light	Up to US\$5,000 for emergency medical treatment while traveling abroad (with rider)
Second Medical Opinion VIP®	Access to a second medical opinion of renowned experts from around the world, without deductible

**All benefits with 100% coverage are up to the policy limit. Benefits with established coverage will be up to the limits stated in each of them.**

**VIP Universal Medical Insurance Group, Ltd.**

Insurance company registered in Turks & Caicos Islands, a British Overseas Territory.  
 Administration services provided by VIP Administration Services, LLC  
 incorporated in Dallas, Texas, USA.

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