



Best Doctors®
I N S U R A N C E

GLOBAL CARE™

SUMMARY OF BENEFITS



EFFECTIVE APRIL 1, 2022

Benefit	Coverage
Maximum Benefit	<ul style="list-style-type: none">● \$5,000,000 per Insured per Policy Year
Eligibility to Apply	<ul style="list-style-type: none">● From 18 to 74 years old
Renewal	<ul style="list-style-type: none">● Lifetime guarantee
Coverage	<ul style="list-style-type: none">● Outside the USA: Free choice of Hospitals and physicians● Inside the USA: Through the GLOBALCARE™ Network^(*) If medical care is performed outside the GLOBALCARE™ Network^(*) 60% of covered medical costs will be paid with a maximum daily rate of \$600 for a room and \$1,200 for intensive care unit.● Emergency medical treatment will be covered 100% up to the Policy limits
Private and Semi-Private Room	<ul style="list-style-type: none">● 100% with no limit as to the number of days within the GLOBALCARE™ Network^(*)
Intensive Care Unit	<ul style="list-style-type: none">● 100% with no limit as to the number of days within the GLOBALCARE™ Network^(*)
Surgery (Including Outpatient Surgery)	<ul style="list-style-type: none">● 100%
Emergency Room	<ul style="list-style-type: none">● 100%
Hospital Accommodation for Companion of Hospitalized Child under 18	<ul style="list-style-type: none">● \$100 per night, up to 10 nights
Surgeon and Anesthetist Fees	<ul style="list-style-type: none">● 100%
Major Diagnostic Services	<ul style="list-style-type: none">● 100%
Cancer Treatment	<ul style="list-style-type: none">● 100%
Dialysis	<ul style="list-style-type: none">● 100%
Maternity (Available in deductibles \$500/\$1000, \$1000/\$2000 ^(*) and \$2000/\$2000) ^(*) International	<ul style="list-style-type: none">● \$5,000 per pregnancy● Includes cost for extraction and preservation of stem cells● No deductible applies● 10-month Waiting Period
Complications of Maternity and Birth (Available in deductibles \$500/\$1000, \$1000/\$2000 ^(*) and \$2000/\$2000) ^(*) International	<ul style="list-style-type: none">● \$100,000 lifetime per policy● No deductible applies● 10-month Waiting Period
Inclusion of Newborn	<ul style="list-style-type: none">● Automatically included without underwriting if born from a Covered Maternity
Congenital and Hereditary Disorders	<ul style="list-style-type: none">● \$500,000 per Insured per lifetime (when the condition is diagnosed before age 18)● 100% (when the condition is diagnosed at age 18 or after)
Outpatient Physical Therapy, Rehabilitation and Home Health Care (Private Nurse)	<ul style="list-style-type: none">● \$12,000 per Insured per Policy Year, after deductible
Surgical treatment for symptomatic disorders of the feet	<ul style="list-style-type: none">● 100%
Accidental Dental Coverage	<ul style="list-style-type: none">● 100%
Physician and Specialist Visits	<ul style="list-style-type: none">● 100%
Reconstructive surgery in case of Illness or Accident	<ul style="list-style-type: none">● 100%
Durable Medical Equipment Special Devices, (External prosthesis, Orthotic devices)	<ul style="list-style-type: none">● \$12,000 per Insured per Policy Year, after deductible
Surgical Implants or prosthesis (Excluding dental)	<ul style="list-style-type: none">● 100%
Prescribed Medications	<ul style="list-style-type: none">● \$30,000 per Insured per Policy Year, after deductible (outside of the Hospitalization) Including medications for allergy treatment● 100% during Hospitalization
Palliative/Hospice Care	<ul style="list-style-type: none">● \$10,000 per Insured after deductible
Prophylactic surgery for reduction of cancer risk	<ul style="list-style-type: none">● \$25,000 per Insured per lifetime after deductible● 12-month Waiting Period
Bariatric Surgery, gastric bypass and any type of surgical procedure for loss of weight, its complications or treatments	<ul style="list-style-type: none">● \$5,000 per Insured per Lifetime after deductible● 24-month Waiting Period
Emergency Transportation	
Air Ambulance	<ul style="list-style-type: none">● \$50,000 per Insured per Policy year to the closest hospital of qualified treatment● No deductible applies
Ground Ambulance	<ul style="list-style-type: none">● 100% to the closest hospital of qualified treatment● No deductible applies

Summary of Benefits

Benefit	Coverage
Routine Health Check Up (age 18 and over) (Available in deductibles \$500/\$1000, \$1000/\$2000 ^(*) , \$2000/\$2000 and \$5000/\$5000) Includes laboratory tests, X-rays, and any other medical expense related to the checkup ^(*) International	<ul style="list-style-type: none">• \$200 per insured, per policy year• No deductible applies• No waiting period
Preventive Care (Available in deductibles \$500/\$1000, \$1000/\$2000 ^(*) , \$2000/\$2000 and \$5000/\$5000) ^(*) International	<ul style="list-style-type: none">• Colon cancer screening (50 years or older): \$1,200 per insured every ten years• Mammogram (from 40 years or older): \$400 per insured, per policy year• Pap Smear (Papanicolaou) (21 to 65 years old): \$150 per insured every three years• Prostate cancer screening (50 years or older): \$300 per insured per policy year• No deductible applies• No waiting period
Specialized Treatments (Psychiatry, autism, occupational therapies, sleep apnea and any other sleep disorders)	<ul style="list-style-type: none">• \$5,000 per Insured per Policy Year after deductible
Repatriation of Mortal Remains or Cremation Services	<ul style="list-style-type: none">• \$20,000 per Insured per Policy Year, after deductible, in the event of death resulting from a covered Accident or condition
Illness or Injury in a Private Aircraft	<ul style="list-style-type: none">• 100%
Coverage for accidents that occurred during the practice of sports professionally or high risk activities	<ul style="list-style-type: none">• 100%
Temporary Emergency coverage while application is evaluated	<ul style="list-style-type: none">• \$25,000
Coverage Alzheimer disease	<ul style="list-style-type: none">• 100%
Alternative and/or Complementary Treatments (Acupuncture, Hypnosis, Massage Therapy, and Reflexology)	<ul style="list-style-type: none">• \$150 per insured, per policy year• No deductible applies
Additional Benefits	<ul style="list-style-type: none">• In the event of death of the Primary Insured, any eligible Dependents currently Insured will have free coverage for a period of one (1) year for the Policy and Riders which are currently in force, subsequent to the last paid period of the Policy, provided that the cause of death is due to a condition or Accident covered under this Policy.• Deductible will be waived up to a \$5,000 maximum in case of an Accident or Emergency that occurs while the Insured is travelling outside of his/her country of residence.• In case of a Serious Accident, as defined in this Policy, no deductible will apply for the first Medically Necessary Hospitalization immediately following said Serious Accident. Any subsequent treatment will incur the deductible.

Unique Services

 InterConsultation® Confirmation of diagnosis and recommendation of the best treatment and specialists. Immediate access to this benefit available regardless of any exclusion applicable under this Policy.	 Best Doctors Concierge™ Coordination of medical appointments, hospital admission, travel arrangements, accommodation and transportation when services are rendered outside of the Insured's Country of Residence.	 Individual Case Management A program to coordinate, supervise and manage complex cases of long duration.
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Things You Should Know

- Unless otherwise stated, the benefits are on a per Insured, per Policy Year basis in which the chosen deductible applies. All benefits are in US Dollars (USD).
- Cumulative deductible per Insured, per Policy Year. Maximum two accumulative deductibles per family per Policy Year.
- In case of Serious Accident no deductible will apply for first Hospitalization.
- Costs are subject to being usual, customary and reasonable.

Additional Coverage Available (Riders)

Organ Transplant	<ul style="list-style-type: none">• Up to \$500,000 lifetime cover with an annual premium of \$400
Complications of Maternity and Birth	<ul style="list-style-type: none">• Up to \$500,000 lifetime cover with an annual premium of \$300• Available in deductibles \$500/\$1000, \$1000/\$2000^(*) and \$2000/\$2000• No deductible applies• 10-month waiting period• ^(*) International
CriticalSelect™ Eligibility: Age 3–59, renewable cover up to age 65	<ul style="list-style-type: none">• Cash payment to cover immediate or unexpected expenses, existing debts and lifestyle changes you might need to make if faced with a critical illness• Covered conditions and surgeries: Cancer, stroke, heart attack (myocardial infarction), coronary artery by-pass surgery, kidney/renal failure, multiple sclerosis, benign brain tumor, paralysis (paraplegia), organ transplant (kidney, heart, lung, liver, pancreas or bone marrow), blindness, deafness

^(*) The GLOBALCARE™ Network is updated periodically. Please visit our website for the most current listing **BestDoctorsInsurance.com**

The insurance Policy is negotiated, issued, and delivered in Bermuda by Best Doctors Insurance Limited, a Bermuda company.

The Insurance administration services are provided by Best Doctors Insurance Services, LLC. on behalf of Best Doctors Insurance Limited as a TPA.

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Best Doctors Insurance Services, LLC., and its affiliate, Best Doctors Insurance Limited, were founded with one goal: to facilitate access to the best and most advanced medical care. This goal is the starting point for every health plan, benefit and service we offer. Our undisputable medical expertise allows our members to be absolutely sure that they are receiving the right diagnosis and the right treatment when most needed.

