



Best Doctors®
I N S U R A N C E

PREMIER PLUS™

SUMMARY OF BENEFITS



EFFECTIVE APRIL 1, 2022

Benefit	Coverage
Maximum Benefit	<ul style="list-style-type: none">● \$7,000,000 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">● Worldwide. Free choice of Providers anywhere in the world
Private and Semi-Private Room	<ul style="list-style-type: none">● 100%
Intensive Care Unit	<ul style="list-style-type: none">● 100%
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">● \$300 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/\$1250, \$1000/\$2500, \$3000/\$4000* and \$5000/\$5000**) <small>*Applies only for Mexico **Does not apply for Mexico</small>	<ul style="list-style-type: none">● \$7,000 per pregnancy● Cost of extraction and preservation of stem cells included in maternity benefit● No deductible applies● 10-month Waiting Period
Complications of Maternity and Birth (Available in deductibles \$500/\$1250, \$1000/\$2500, \$3000/\$4000* and \$5000/\$5000**) <small>*Applies only for Mexico **Does not apply for Mexico</small>	<ul style="list-style-type: none">● \$125,000 per policy per lifetime (up to 6 weeks)● No deductible applies● 10-month Waiting Period
Inclusion of Newborn (Available in deductibles \$500/\$1250, \$1000/\$2500, \$3000/\$4000* and \$5000/\$5000**) <small>*Applies only for Mexico **Does not apply for Mexico</small>	<ul style="list-style-type: none">● Automatic without underwriting if born from a Covered Maternity
Congenital and Hereditary Disorders	<ul style="list-style-type: none">● 100%
Organ and Tissue Transplants	<ul style="list-style-type: none">● \$1,000,000 per organ or tissue, lifetime per Insured, after deductible, including \$40,000 for living donor
Outpatient Physical Therapy, Rehabilitation and Home Health Care (Private Nurse)	<ul style="list-style-type: none">● 100%
Surgical treatment for symptomatic disorders of the feet	<ul style="list-style-type: none">● 100%
Emergency 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">● 100%
Prophylactic surgery for cancer risk reduction	<ul style="list-style-type: none">● \$30,000 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">● \$10,000 per Insured per Lifetime after deductible● 24-month Waiting Period
Surgical Implants or prosthesis (Excluding dental)	<ul style="list-style-type: none">● 100%
Prescribed Medications	<ul style="list-style-type: none">● 100%
Treatment of Allergies	<ul style="list-style-type: none">● 100%
HIV/AIDS	<ul style="list-style-type: none">● \$1,000,000 per Insured per Lifetime● 24-month Waiting Period
Emergency Transportation	
Air Ambulance	<ul style="list-style-type: none">● \$100,000 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
Routine Health Check Up (age 18 and over) (includes laboratory tests, X-rays, chiropractic, nutritionist treatments, therapies for quitting smoking, sterilization procedure and any other medical expense related to the checkup)	<ul style="list-style-type: none">● For deductibles \$500/\$1250, \$1000/\$2500, \$3000/\$4000* and \$5000/\$5000: \$350 per insured, per policy year● For deductibles \$10000/\$10000 and \$20000/\$20000: \$200 per insured, per policy year● No deductible applies● No waiting period <small>*Applies only for Mexico</small>

Summary of Benefits

Benefit	Coverage
Preventive Care (Available in deductibles \$500/\$1250, \$1000/\$2500, \$3000/\$4000* and \$5000/\$5000) <small>*Applies only for Mexico</small>	<ul style="list-style-type: none">Colon cancer screening (50 years or older): \$1,200 per insured every ten yearsMammogram (from 40 years or older): \$400 per insured, per policy yearPap Smear (Papanicolaou) (21 to 65 years old): \$150 per insured every three yearsProstate cancer screening (50 years or older): \$300 per insured per policy yearNo deductible appliesNo waiting period
Specialized Treatments (Psychiatrist, autism, occupational therapies, sleep apnea and 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">\$50,000 per Insured per Policy Year after deductible in the event of death resulting from a covered Accident or condition
Palliative/Hospice Care	<ul style="list-style-type: none">\$15,000 per Insured after deductible
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">\$200 per insured, per policy yearNo deductible applies
Additional Benefits	<ul style="list-style-type: none">In the event of death of the Primary Insured, his/her Insured Dependents will have free coverage for two years after the last paid period.Deductible will be waived up to a USD \$5,000 maximum in case of an Emergency or Accident 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.The Insurer will reimburse up to a maximum of USD \$1,500 for the cost of a ticket in economy class to travel from the country of residence to one of the providers included in the Centers of Excellence Network in Latin America, previously approved by the Insurer.

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.

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)

Complications of Maternity and Birth

- Up to \$500,000 lifetime cover with an annual premium of \$300
- Available in deductibles \$500/\$1250, \$1000/\$2500, \$3000/\$4000* and \$5000/\$5000**
- No deductible applies
- 10-month waiting period

*Applies only for Mexico **Does not apply for Mexico

CriticalSelect™

Eligibility: Age 3–59, renewable cover up to age 65

- 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 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.

