

EXPAT VIP PLATINUM

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.

VUMI offers a wide array of plans and 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* (excluding the U.S.).

A medical insurance plan from VUMI® comes with these distinct advantages:

- A comprehensive network of domestic and international hospitals and healthcare providers across five continents
- Expertise in 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.*

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.

EXPAT VIP PLATINUM

Expat VIP Platinum is a comprehensive health plan that provides international coverage up to US\$7 million. Enjoy free choice of doctors and hospitals around the world (excluding the U.S.) and a full range of benefits.

TABLE OF BENEFITS

The contents of this booklet are for informative purposes only. The benefits are governed by the terms described in the Conditions of Coverage of the policy. 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 US 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
US\$2,500	US\$5,000

*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
Geographical coverage	Worldwide (excluding the U.S.)
Maximum coverage per person, per lifetime	US\$7,000,000
Age limit to apply	Up to 74 years old

GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
Waiting period	30 days

INPATIENT BENEFITS

BENEFIT	COVERAGE
Adult companion accommodation expenses (of a hospitalized insured under 18 years old)	US\$350 per night, max. of 30 nights
Ancillary hospital services (X-rays, medications, bandages, operating room fees, surgical implants)	100% UCR
Extended care facility	100% UCR, max. of 30 days
Intensive Care Unit (ICU)	100% UCR
Physician and specialist visits (max. 1 visit per day, per specialty)	100% UCR
Pre-admission exams (must be performed before a non-emergency hospitalization)	100% UCR
Standard private or semi-private hospital room	100% UCR

OUTPATIENT BENEFITS

BENEFIT	COVERAGE
Oncology: cancer treatment	100% UCR
Chiropractor	US\$50 per visit
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100% UCR
Emergency room care (if not admitted to the hospital, a copayment of US\$250 will apply)	100% UCR
Nurse or therapist care at home	100% UCR
Palliative care	100% UCR, max. of 180 days
Physician and specialist visits	100% UCR
Preventive health checkup for adults (after a 12-month waiting period)	US\$500, no deductible applies
Preventive health checkup for children under age 19 (after a 12-month waiting period)	US\$400, no deductible applies
Reconstructive surgery after a covered accident or illness	100% UCR
Rehabilitation and therapeutic services (physical, speech and occupational therapy)	100% UCR

GENERAL MEDICAL BENEFITS

BENEFIT	COVERAGE
Bariatric surgery (after a 24-month waiting period)	US\$15,000 (per lifetime)
Congenital and hereditary conditions	US\$250,000 (per lifetime)
Dialysis services	100% UCR
Durable medical equipment	100% UCR
Organ transplant (after a 12-month waiting period)	US\$2,000,000 (per lifetime)
Prescription medication	US\$30,000
Prostheses and medical appliances implanted during surgery	US\$30,000 per prosthesis (up to US\$60,000 per lifetime)
Psychotherapy and mental health (after a 12-month waiting period; coverage limits apply to inpatient and outpatient visits combined)	US\$50,000 (per lifetime)
Surgery and primary surgeon fees	100% UCR
Surgery – anesthesiologist fees	30% of the primary surgeon approved fees
Surgery – assistant surgeon fees	20% of the primary surgeon approved fees

MATERNITY BENEFITS**

10-month waiting period, no deductible applies.

BENEFIT	OUTSIDE THE U.S.
Cesarean delivery	US\$10,000 (per lifetime)
Maternity and newborn complications	US\$75,000 (per lifetime)
Normal delivery (prenatal and postnatal care)	US\$7,500 (per lifetime)

**This benefit is only available for Option I. Coverage up to the limits above is for the insured female policyholder or insured dependent spouse only. The lifetime maximum of US\$75,000 combines coverage for all maternity benefits (including newborn complications).

MEDICAL EVACUATION BENEFITS

BENEFIT	COVERAGE
Cost of return ticket for the insured after an evacuation by air ambulance (economy class, for specific medical conditions)	US\$1,500
Emergency transportation by air ambulance	100% UCR, no deductible applies

MEDICAL EVACUATION BENEFITS

BENEFIT	COVERAGE
Emergency transportation by ground ambulance	100% UCR
Emergency transportation for 1 companion	US\$15,000 (per lifetime), no deductible applies
Repatriation, cremation or local burial of mortal remains	US\$50,000 (per lifetime), no deductible applies

OTHER BENEFITS

BENEFIT	OUTSIDE THE U.S.
Emergency dental coverage	100% UCR for treatment within the first 180 days of the covered accident
Injuries during the training or practice of hazardous hobbies and sports (non-professional)	US\$250,000 (per lifetime)
Serious accident	100% UCR, no deductible applies
Second Medical Opinion VIP®	100% UCR, no deductible applies

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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