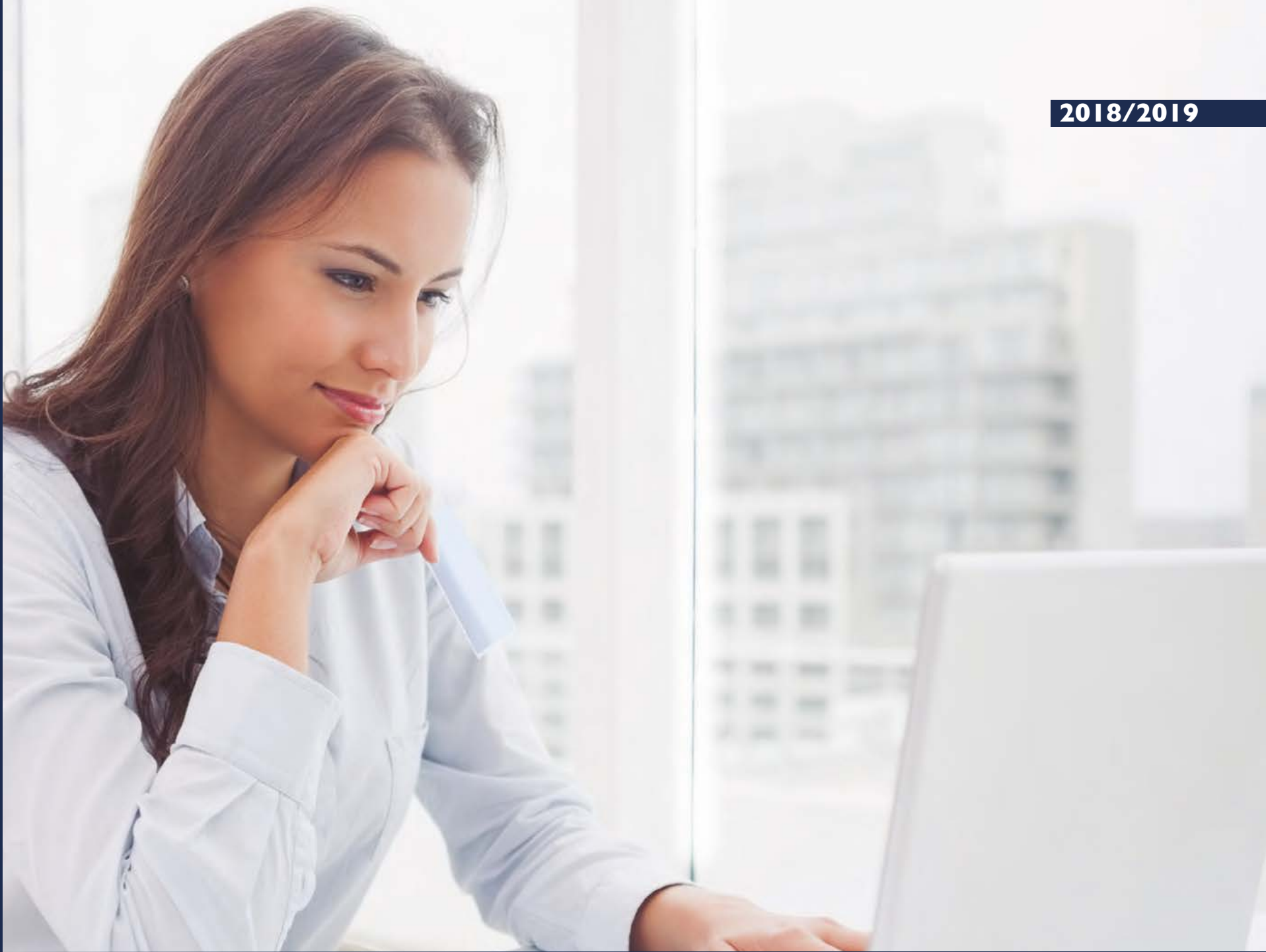


PLANS COMPARISON

2018/2019



VUMI

PLANS COMPARISON



DESCRIPTION	ABSOLUTE VIP	UNIVERSAL VIP	SPECIAL VIP
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BENEFITS

Maximum coverage per person, per policy year	Unlimited	US\$5,000,000	US\$3,000,000
Age limit to apply	75	75	75
Waiting period	30 days	30 days	30 days
Coverage outside USA	100% worldwide without restrictions of doctors and hospitals	100% worldwide without restrictions of doctors and hospitals	100% worldwide without restrictions of doctors and hospitals
Coverage inside USA	100% without restrictions of doctors and hospitals	100% without restrictions of doctors and hospitals	<ul style="list-style-type: none"> • 100% through the "USA Special Network" • 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 • Emergency medical treatment will be covered 100% up to the policy limits

INPATIENT BENEFITS

Special benefit for suite	Up to US\$3,000 per day within the "USA Special Network"	Up to US\$2,000 per day within the "USA Special Network"	N/A
Intensive care unit	100%	100%	100%
Adult companion accommodation (related to a hospitalization of a child under age 18)	100%	US\$350 per night, max. of 30 nights	US\$150 per night, max. of 30 nights

PLANS COMPARISON



DESCRIPTION	ABSOLUTE VIP	UNIVERSAL VIP	SPECIAL VIP
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INPATIENT BENEFITS (continued)

Adult companion accommodation (related to a hospitalization of an insured 18 years and older)	100%, max. of 21 nights	100%, max. of 21 nights	100%, max. of 21 nights
Prescribed medications while in a hospital	100%	100%	100%

OUTPATIENT BENEFITS

Emergency room	100%	100%	100%
Physician and specialist visits	100%	100%	100%
Physician and specialist home visits	100%	100%	100%
Prescription medication	100%	100%	US\$11,000
Complementary therapy: chiropractor, psychologist, psychiatrist, osteopathy and/or acupuncture	US\$5,000	US\$2,500	N/A
Nurse care at home	100%	100%	US\$10,000
Preventive health checkup, per insured, no deductible	Options I, II, III, IV, V & VI: • US\$300 per visit, up to 6 visits from 0 to 12 months of age • US\$500 from 12 months of age and older, including up to US\$75 for preventive dental checkup in options I, II & III	Options I, II & III: • US\$150 up to 17 years old • US\$350 at 18 years and older Options IV, V & VI: • US\$100, all ages (after a 10-month waiting period)	Options I & II: • US\$100 up to 17 years old • US\$150 at 18 years and older (after a 10-month waiting period)

PLANS COMPARISON



DESCRIPTION

ABSOLUTE VIP

UNIVERSAL VIP

SPECIAL VIP

OUTPATIENT BENEFITS

(continued)

Hearing aids (per lifetime)	US\$3,000	US\$2,000	US\$1,000
Specialized treatments (occupational therapist, speech therapy, sleep apnea and other sleep disorders)	US\$4,000	US\$3,000 including autism	US\$2,000 including autism
Alzheimer's	100%	100%	100%
Autism	<ul style="list-style-type: none"> • 100% if the insured was born in the policy under a covered maternity • US\$10,000 for insureds not born under a covered maternity who developed the condition while they were insured 	Included in the Specialized Treatments benefit	Included in the Specialized Treatments benefit
Allergy treatment	100%	100%	N/A

GENERAL BENEFITS (The following benefits offer the same coverage for both inpatient and outpatient procedures)

Surgeon and anesthesiologist fees	100%	100%	100%
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100%	100%	100%
Cancer tests, medication and treatment (chemotherapy and/or radiotherapy)	100%	100%	100%

PLANS COMPARISON



DESCRIPTION

ABSOLUTE VIP

UNIVERSAL VIP

SPECIAL VIP

GENERAL BENEFITS (The following benefits offer the same coverage for both inpatient and outpatient procedures) (continued)			
Surgery to reduce the risk of cancer or prophylactic surgery (per lifetime)	US\$30,000 (after a 12-month waiting period)	US\$25,000 (after a 12-month waiting period)	US\$20,000 (after a 12-month waiting period)
Dialysis	100%	100%	100%
Prostheses and medical appliances implanted during surgery	100%	100%	100%
Organ transplant (per organ/tissue, per lifetime)	US\$3,000,000	US\$1,100,000	US\$500,000 (with rider)
Benefits for live donors (per lifetime)	US\$80,000	US\$60,000	US\$30,000 (with rider)
Durable medical equipment	100%	100%	US\$10,000
Physical therapy and rehabilitation	100%	100%	US\$10,000
Congenital conditions diagnosed before age 18 (per lifetime)	US\$2,000,000	US\$2,000,000	US\$500,000
Congenital conditions diagnosed after age 18 (per lifetime)	100%	100%	US\$2,000,000
HIV-AIDS (per lifetime)	US\$1,000,000 (after a 24-month waiting period)	US\$700,000 (after a 24-month waiting period)	US\$250,000 (after a 48-month waiting period)
Bariatric surgery (per lifetime)	US\$15,000 (after a 24-month waiting period)	US\$10,000 (after a 24-month waiting period)	US\$5,000 (after a 24-month waiting period)
Surgical treatment of symptomatic foot disorders	100% (after a 24-month waiting period)	100% (after a 24-month waiting period)	100% (after a 24-month waiting period)

PLANS COMPARISON



DESCRIPTION	ABSOLUTE VIP	UNIVERSAL VIP	SPECIAL VIP
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MATERNITY BENEFITS (10-month waiting period, no deductible applies)

Maternity (natural or cesarean delivery)	Options I, II & III: • 100% normal delivery in a hospital within the "Special Maternity Network" • US\$8,000 for normal delivery in hospitals outside the "Special Maternity Network" • US\$10,000 for cesarean delivery whether or not the hospital is within the "Special Maternity Network"	Options I, II & III: • US\$8,500 in a hospital within the "Special Maternity Network" • US\$7,000 in a hospital outside the "Special Maternity Network"	Options I & II: • US\$4,000 • Includes extraction and storage of umbilical cord blood stem cells
Extraction and storage of stem cells	Options I, II & III: US\$2,000 per covered pregnancy	Options I, II & III: US\$1,000 per covered pregnancy	Options I & II: Included in the maternity benefit
Maternity and newborn complications (per lifetime)	Options I, II & III: US\$1,000,000	Options I, II & III: US\$1,000,000	Options I & II: US\$500,000 (with rider, after deductible)
Inclusion of the newborn	Options I, II & III: Without underwriting if born from a covered maternity	Options I, II & III: Without underwriting if born from a covered maternity	Options I & II: Without underwriting if born from a covered maternity
Fertility treatment (per lifetime)	Options I & II: US\$5,000 after deductible (after a 24-month waiting period)	N/A	N/A

MEDICAL EVACUATION BENEFITS

Emergency transportation by ground ambulance	100%, no deductible applies	100%, no deductible applies	100%, no deductible applies
Emergency transportation by air ambulance	100%, no deductible applies	100%, no deductible applies	US\$60,000, no deductible applies

PLANS COMPARISON



DESCRIPTION

ABSOLUTE VIP

UNIVERSAL VIP

SPECIAL VIP

MEDICAL EVACUATION BENEFITS

(continued)

Insured's and companion's return ticket after an evacuation by air ambulance	US\$2,000 per person	US\$1,000 per person	US\$500 per person
Repatriation of mortal remains	100%	100%	US\$20,000

OTHER BENEFITS

Non-professional hazardous hobbies and sports	100%	100%	100%
Professional sports	100%	100%	N/A
Emergency dental coverage	100% for the first 180 days	100% for the first 180 days	100% for the first 180 days
Palliative care for terminal cases	100%	100%	100%
Temporary coverage for accidents while application is being underwritten	US\$50,000	US\$30,000	US\$30,000
Free extended coverage for eligible dependents after policyholder's death	2 years	2 years	1 year
Free coverage for dependents	Options I & II: Up to 10 years old, max. of 2 children born in the policy from a covered maternity	Options I & II: Up to 5 years old, max. of 2 children born in the policy from a covered maternity	N/A

PLANS COMPARISON



DESCRIPTION

ABSOLUTE VIP

UNIVERSAL VIP

SPECIAL VIP

OTHER BENEFITS

(continued)

<p>Deductible elimination/reduction for no claims made</p>	<ul style="list-style-type: none"> • Elimination for 1 year after the 3rd year without claims (options I, II, III & IV) • Reduction of up to 50% for 1 year after the 3rd year without claims (options V & VI) 	<ul style="list-style-type: none"> • Elimination for 1 year after the 3rd year without claims (options I, II, III & IV) • Reduction of up to 50% for 1 year after the 3rd year without claims (options V & VI) 	<ul style="list-style-type: none"> • Elimination for 1 year after the 3rd year without claims (options I, II & III) • Reduction of up to 50% for 1 year after the 3rd year without claims (options IV & V)
<p>Second Medical Opinion VIP, no deductible</p>	<p>Access to the medical opinion of internationally renowned experts from around the world regarding a condition</p>		

Effective **July 2018**

All contents of this comparative are only for informational purposes. The benefits are governed by the terms described in the Conditions of Coverage of each policy.

