

ABOUT US

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 six additional offices across the U.S. and Latin America, VUMI is privately owned and part of a global healthcare management group with more than 30 years of experience in the healthcare industry.

GLOBAL PEACE OF MIND

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 U.S. and international claims management
- A management and medical team that fully understands your culture and speaks your language
- Second Medical Opinion VIP 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

SPECIAL VIP CHOICE

Special VIP Choice covers all your essential health needs and provides an annual coverage of up to US\$2 million. Receive a full range of benefits as well as free choice of doctors and hospitals anywhere outside the United States and 100% coverage in the United States within our "USA Special Network."

SPECIAL VIP CHOICE

INFORMATIVE BOOKLET

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VUMI

VIP Universal Medical Insurance Group, Ltd.

Insurance company registered in Turks & Caicos Islands, a British Overseas Territory.
Administration services provided by VIP Universal Medical Insurance Group, LLC,
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VUMI

TABLE OF BENEFITS

DEDUCTIBLE OPTIONS*

OPTION I	OPTION II	OPTION III	OPTION IV	OPTION V
US\$2,000	US\$5,000	US\$10,000	US\$20,000	US\$50,000

*Only one deductible per person, per policy year applies. For family policies, a maximum of two 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

DESCRIPTION	COVERAGE
Lifetime coverage	Unlimited
Maximum coverage per person, per policy year	US\$2,000,000
Age limit to apply	75
Waiting period	30 days
Coverage outside USA	<ul style="list-style-type: none"> 100% UCR with free choice of hospitals and doctors Inside the "Brazil Premium Providers" coverage will be at 50%*
Coverage inside USA	<ul style="list-style-type: none"> 100% UCR through the "USA Special Network" Outside the "USA Special Network" 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% UCR up to the policy limits

*See list of hospitals.

INPATIENT BENEFITS

DESCRIPTION	COVERAGE
Intensive care unit	100% UCR
Companion during hospitalization	US\$150 per night, max. of 30 nights
Prescribed medications while in a hospital	100% UCR

OUTPATIENT BENEFITS

DESCRIPTION	COVERAGE
Physician and specialist visits	100% UCR
Physician and specialist home visits	100% UCR
Prescription medication	US\$2,500
Nurse care at home	US\$15,000
Specialized treatments (autism, sleep apnea, other sleep disorders and psychiatrist)	US\$2,000
Alzheimer's	100% UCR

GENERAL BENEFITS

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

DESCRIPTION	COVERAGE
Emergency medical services	100% UCR
Surgeon and anesthesiologist fees	100% UCR
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100% UCR
Cancer tests, medication and treatment (chemotherapy and/or radiotherapy)	100% UCR
Surgery to reduce the risk of cancer or prophylactic surgery (per lifetime)	US\$20,000 (after a 12-month waiting period)
Dialysis	100% UCR
Prostheses and medical appliances implanted during surgery	100% UCR
Organ transplant (per lifetime)	US\$500,000
Benefits for live donors	US\$30,000
Durable medical equipment	US\$10,000
Physical therapy and rehabilitation	US\$10,000
Congenital conditions diagnosed before age 18 (per lifetime)	US\$500,000
Congenital conditions diagnosed after age 18 (per lifetime)	US\$2,000,000
HIV/AIDS (per lifetime)	US\$250,000 (after a 48-month waiting period)
Surgical treatment of symptomatic foot disorders	100% UCR (after a 24-month waiting period)

MATERNITY BENEFITS

(10-month waiting period)

DESCRIPTION	COVERAGE
Maternity and newborn complications (option I)	US\$500,000, no deductible applies
Inclusion of the newborn (option I)	Without underwriting if born in the policy

MEDICAL EVACUATION BENEFITS

DESCRIPTION	COVERAGE
Emergency transportation by ground ambulance	100% UCR, no deductible applies
Emergency transportation by air ambulance	100% UCR, no deductible applies
Insured's and companion's return ticket after an evacuation by air ambulance	US\$500 per person
Repatriation of mortal remains	US\$20,000

OTHER BENEFITS

DESCRIPTION	COVERAGE
Hazardous hobbies and sports (non-professional)	US\$250,000

OTHER BENEFITS

(continued)

DESCRIPTION	COVERAGE
Emergency dental coverage	100% UCR for the first 180 days
Palliative care for terminal cases	100% UCR
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	<ul style="list-style-type: none"> Elimination for 1 year, after the 3rd year without claims (options I & II) Reduction of up to 50% for 1 year after the 3rd year without claims (options III & IV)
Second Medical Opinion VIP	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible

All benefits with 100% coverage are up to the policy limit.

All contents of this book 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, and to the policy exclusions, limitations and conditions.