

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

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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)

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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%

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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	100%	100%	US\$2,000,000 (per lifetime)
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)

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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

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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

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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.

