

# PROTECT VIP

INFORMATIVE BOOKLET



**VUMI**<sup>®</sup>

## 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 around the world.

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 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.

## PROTECT VIP

**Protect VIP** is a modular plan that provides you with the flexibility to choose the coverage you and your loved ones need. From a variety of deductibles and optional coverage modules to choose from, **Protect VIP** provides comprehensive coverage for hospitalization and inpatient treatments, as well as the option to add an Outpatient Benefits Module which offers coverage for a wide range of outpatient treatments from physician visits to physical therapy, and/or a U.S. Coverage Module which provides coverage for treatment in the U.S. anywhere within our Protect VIP USA Network.

**Protect VIP** comes with these distinct advantages:

- A wide range of options that let you choose the best coverage for your specific needs
- 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 and Patient Concierge VIP services available 24/7 anywhere in the world
- In-house administration of benefits and cost control measures

## TABLE OF BENEFITS

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.

### HOSPITALIZATION MODULE (BASE PLAN) DEDUCTIBLE OPTIONS\* (INSIDE\*\* OR OUTSIDE THE U.S.)

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.

\*\*For coverage in the United States, the U.S. Coverage Module must be acquired.

### BASE PLAN GENERAL INFORMATION

DESCRIPTION	COVERAGE
Maximum coverage per person, per policy year	US\$5,000,000

**BASE PLAN GENERAL INFORMATION**

DESCRIPTION	COVERAGE
Age limit to apply	75
Waiting period	30 days
Geographical coverage	Worldwide without restrictions of doctors and hospitals (excluding the U.S. unless the optional U.S. Coverage Module is acquired)

**HOSPITALIZATION BENEFITS MODULE (BASE PLAN)**

DESCRIPTION	COVERAGE
Standard private/semi-private hospital room	100% UCR
Intensive care unit	100% UCR
Emergency room	100% UCR (if admitted immediately as an inpatient)
Surgeon and anesthesiologist fees	100% UCR
Adult companion accommodation (related to a hospitalization of a child under age 18)	US\$175 per night, max. of 30 nights
Adult companion accommodation (related to a hospitalization of an insured 18 years and older)	100% UCR, max. of 21 nights
Prescribed medications while in a hospital	100% UCR
Prescribed medications following a hospitalization or outpatient surgery	100% UCR for up to 6 months after discharge, max. of US\$3,500 per policy year
Dialysis	100% UCR
Laboratory tests and X-rays	100% UCR
Cancer treatment (chemotherapy and radiotherapy)	100% UCR
Physician and specialist visits	100% UCR
Physical therapy and rehabilitation	100% UCR (during a hospitalization)
Prostheses and medical appliances implanted during surgery	100% UCR
Organ transplant (per organ/tissue, per lifetime)	US\$1,100,000
Benefits for live donors	US\$60,000
HIV/AIDS	US\$50,000 (if admitted as an inpatient and after a 12-month waiting period)
Bariatric surgery (per lifetime)	US\$10,000 (after a 24-month waiting period)

**HOSPITALIZATION BENEFITS MODULE (BASE PLAN)**

DESCRIPTION	COVERAGE
Durable medical equipment	100% UCR (as follow-up care to a covered hospitalization)
Emergency dental coverage	100% UCR for the first 180 days
Emergency transportation by ground ambulance	100% UCR, no deductible applies (if admitted immediately as an inpatient)
Emergency transportation by air ambulance	100% UCR, no deductible applies
Nurse care at home	100% UCR (as follow-up care to a covered hospitalization)
Palliative care for terminal cases	100% UCR
Repatriation of mortal remains	US\$25,000
Temporary coverage for accidents while application is being underwritten	US\$30,000
Non-professional hazardous hobbies and sports	100% UCR
Deductible elimination/reduction for no claims made	<ul style="list-style-type: none"> <li>• Elimination for 1 year after the 3rd year without claims (options I &amp; II)</li> <li>• Reduction of up to 50% for 1 year after the 3rd year without claims (options III, IV &amp; V)</li> </ul>
Second Medical Opinion VIP	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible

**OUTPATIENT BENEFITS MODULE (OPTIONAL)\***

DESCRIPTION	COVERAGE
Outpatient benefits additional deductible	US\$1,000
Outpatient benefits maximum coverage per person, per policy year	US\$5,000
Cancer tests, medication and treatment	100% UCR
Diagnostic study services (pathology, X-rays, MRI/CT/PET scans, etc.) Pre-surgical testing only. Pre-authorization required	US\$15,000
Dialysis	100% UCR
Physician visits for pre-hospitalization and as a follow up to a covered hospitalization	US\$6,000 for up to 10 months from the date of discharge
Outpatient surgery	100% UCR
Physical therapy and rehabilitation	100% UCR, max. of 60 visits (following a covered hospitalization)

**U.S. COVERAGE MODULE (OPTIONAL)\***

DESCRIPTION	COVERAGE
Maximum coverage per person, per policy year within the U.S	Up to policy limits within the Protect VIP USA Network
Standard private/semi-private hospital room	<ul style="list-style-type: none"> <li>• 100% UCR within the Protect VIP USA Network</li> <li>• Outside of the Protect VIP USA Network: US\$2,000 per day</li> </ul>
Special benefit for suite	<ul style="list-style-type: none"> <li>• Up to US\$2,000 per day within the Protect VIP USA Network.</li> <li>• Outside the Protect VIP USA Network no coverage is available</li> </ul>

\*The Hospitalization Benefits Module (Base Plan) must be chosen before any other optional module can be added.

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

**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,  
a company registered in Dallas, Texas, USA.

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