

SENIOR VIP

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.

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 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.

SENIOR VIP

Senior VIP is an innovative product providing a wide range of coverage for people between the ages of 60 to 90. This plan includes a lifetime coverage of up to US\$3 million and ample coverage for inpatient and outpatient medical procedures. This plan offers the comfort of knowing you have comprehensive protection for your specific health needs.

Senior VIP 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
- 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.

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 U.S. 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	OPTION III
Outside USA	US\$3,000	US\$10,000	US\$20,000
Inside USA	US\$5,000		

GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
Maximum lifetime coverage per person	US\$3,000,000
Maximum charges incurred per policy year, per insured	US\$500,000

GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
Age range to apply for coverage	60 - 90 years old
Waiting period	30 days
Geographical coverage	Worldwide without restrictions of hospitals and doctors

INPATIENT BENEFITS

BENEFIT	COVERAGE
Standard room and hospitalization services (includes medication, laboratory exams, imaging studies, diagnostic procedures, specialized nurses and medical/surgical material, among others)	Up to US\$2,500 per day for the first 120 days; US\$750 per day for additional days
Intensive care unit (includes medication, laboratory exams, imaging studies, diagnostic procedures, specialized nurses and medical/surgical material, among others)	Up to US\$3,250 per day for the first 30 days; US\$1,000 per day for additional days
Surgeon, assistant surgeon and anesthesiologist fees	Up to US\$25,000 per surgery, max. of 2 surgeries per policy year
Additional inpatient benefits (operating room and surgical implants)	Up to US\$30,000 per surgery, max. of 2 surgeries per policy year
Companion accommodation expenses of a hospitalized insured	US\$100 per night, max. of 20 nights

OUTPATIENT BENEFITS

BENEFIT	COVERAGE
Emergency room care	US\$10,000 per visit, max. of 2 visits per policy year
Outpatient surgery (everything included)	Up to US\$25,000 per surgery, max. of 2 surgeries per policy year
Nurse or therapist care at home	Up to US\$100 per day, max. of 30 days per policy year
Physician and specialist visits (including home visits)	Up to US\$100 per consultation, max. of 12 consultations per policy year
Diagnostic study services (pathology, X-rays, MRI/CT/PET scans, echocardiogram, stress tests, etc.)	Up to US\$500 per exam, per insured
Endoscopic procedures	Up to US\$750 per exam, per insured
Outpatient prescription medication	Up to US\$1,000 per insured
Durable medical equipment	Up to US\$2,000 per insured
Preventive health checkup, no deductible applies (all options)	US\$150 per insured (after a 10-month waiting period)
Hearing aids	Up to US\$1,000 per insured, per lifetime
Allergy treatment	100% UCR

OTHER BENEFITS

BENEFIT		COVERAGE
Oncology: cancer treatment (chemotherapy and/or radiotherapy), inpatient or outpatient		Up to US\$150,000 per insured
Physical therapy and rehabilitation (inpatient or outpatient)		Up to US\$100 per visit, max. of 30 visits
Emergency transportation	Ground ambulance	100% UCR, no deductible applies
	Air ambulance	US\$30,000, no deductible applies
Emergency dental coverage		Up to US\$25,000 per insured, per lifetime, within the first 90 days of the covered accident
Organ and tissue transplant		<ul style="list-style-type: none"> • US\$175,000 per diagnostic, per lifetime Includes US\$15,000 benefit for expenses of the live donor • Additional US\$325,000 with optional rider
Reconstructive surgery after an accident or illness		Up to the benefit limit
Repatriation or cremation of mortal remains		Up to US\$7,500 per insured
Palliative care		Up to US\$750 per day, max. of 120 days
Temporary coverage for accident while application is being underwritten		US\$30,000
Travel VIP Light		Up to US\$5,000 for emergency medical treatment abroad (with rider)
Second Medical Opinion VIP®		Access to a second medical opinion of renowned experts from around the world, without deductible

All benefits with 100% coverage are up to the policy limit. Benefits with established coverage will be up to the limits stated in each of them.

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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