

SECOND MEDICAL OPINION VIP® GUIDE



VUMI®

SECOND MEDICAL OPINION VIP®

We know a serious diagnosis can compromise our policyholders' peace of mind, especially those who need to make decisions impacting their health and financial stability. That is why VUMI®, in association with MediGuide, offers the Second Medical Opinion VIP®, providing all its insureds access to the opinion of top medical experts. These respected physicians will help you better understand your medical condition, and also the find the best treatment options available - all from the comfort of your home.

Second Medical Opinion VIP® selects the hospital recognized as the leading treatment provider for each specific diagnosis. The second opinion is performed by a panel of medical experts gathered by this provider to ensure all aspects are considered and debated before they form a conclusive qualified opinion on both the diagnosis and the recommended treatment. VUMI® strongly believes an increased number of expert eyes on a case will result in a better outcome for the insured. This service is part of our promise to guarantee peace of mind and VIP service to all our policyholders.

WHAT ARE THE ADVANTAGES?



CONVENIENCE of receiving expert medical opinions without the need to travel



PERSONALIZED SERVICE that finds the top specialists for each medical case



ACCESS to the opinion of respected doctors, internationally recognized in their field of expertise



COMPREHENSIVE REPORT with the opinion of the specialists, plus recommendations on diagnosis and treatment



CONFIDENCE of knowing the recommended treatment is the most appropriate for your condition



INFORMED DECISIONS by patients and their physicians

WHO PROVIDES THE SECOND MEDICAL OPINION?

MediGuide provides the Second Medical Opinion VIP® to all VUMI® insureds. MediGuide is a leading international organization providing remote second medical opinions through a network of renowned medical experts. Operating in more than 50 countries and serving clients in more than 150 nations, MediGuide works closely with a network of Centers of Excellence and medical specialists. During the process, VUMI doctors will help you gather the necessary information and medical examinations so you will get the maximum benefit from the service.

WHO CAN BENEFIT?

The Second Medical Opinion VIP® is **100% covered for VUMI® insureds in all plans and without the application of the deductible**. It can also be applied to those medical conditions that were excluded at the time of acquiring the policy.

WHEN IS IT RECOMMENDED TO USE THE SERVICE?



For complex cases where the diagnosis is serious and/or unusual.



For non-urgent medical conditions, which will not be negatively impacted by the 2-3 week process.

WHEN IS IT NOT RECOMMENDED TO USE THE SERVICE?

The patient's life must not be in imminent danger. For example:



A patient who had just suffered a cardiac infarction requiring immediate cardiovascular revascularization therapy.



A patient who is currently hospitalized and requires any type of urgent care.

These are examples of scenarios in which the Second Medical Opinion VIP® cannot be performed.

HOW TO REQUEST THE VIP® SECOND MEDICAL OPINION?



1. SERVICE REQUEST TO VUMI®:

Complete the Second Medical Opinion VIP® Form and send it to the email secondopinionvip@vumigroup.com with all medical reports related to the condition. The form is available through your agent who, in turn, can download it on the Agent Portal in the subsection “Agent Resources”, under “Medical Questionnaires/ Cuestionarios Médicos.”

A Instructions for completing the Second Medical Opinion VIP® Form:

Provide a complete description of the medical problem and above all, add any questions or concerns you may have. In this way, the questions can be answered by the specialist from the Center of Excellence designated for the evaluation of the case.

B Collection and sending of medical data:

Request all available medical records from your primary care physician or specialist:

- Doctors medical reports
- Report or study of the diagnosis, such as laboratory tests, radiology reports, pathologies and any other relevant information
- Digital images (if possible)

Please submit all your medical reports in PDF and typed format to the VUMI® team in charge of the Second Medical Opinion VIP®.

C Medical conditions with specific requirements:

- **Cases related to the Osteomyoarticular System**
(bones, joints, muscles, intervertebral discs, etc.)

The CD with the radiology images must be requested from the Radiology Department or Center where they were made. Once collected, the VUMI® Medical Department will give you precise instructions for sending them to the Centers of Excellence or for sharing the images online through a link provided by VUMI®.

- **Cases of Cancer**

The biopsy slides and/or paraffin blocks should be sent, along with the pathology report (including the number that has been labeled on the glass slide and/or paraffin block).



2. TELEPHONE INTERVIEW:

Once we have all the requested documents, a doctor from our medical team will proceed with the “intake” or telephone interview with the insured and delve more deeply into the case.



3. CASE REVIEW:

From this point on, we begin to work directly with MediGuide, who does the translation of all medical information received (if necessary). This process takes around 24-48 hours.



4. MEDICAL EVALUATION:

Once the information has been translated, it is evaluated by a group of specialists affiliated with the Centers of Excellence, who select the appropriate experts for the evaluation of the case, according to the medical condition.



5. NOTIFICATION OF THE STATUS OF THE PROCESS:

VUMI® notifies the insured or designated person and the agent/agency (if applicable) of the status of the medical case at each stage of the process.



6. COMPREHENSIVE REPORT:

When the experts conclude the review of the case, MediGuide sends us a report in English, which we share with the agency (if applicable) and the insured, until we receive the translation and the **Casebook**, which is the final product of said process.

The **Casebook** is protected by a password which we will send via email so the insured can have access to their report. The **Casebook** contains all the medical information used for the case review, as well as important additional information about the Center of Excellence.



7. FOLLOW-UP OF THE CASE:

Our Second Opinion team constantly monitors the case and advises the insured according to the result of the Second Medical Opinion VIP®.

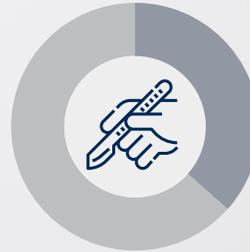
PROVEN RESULTS



15% of experts make a major change to the original diagnosis



86% of experts recommend a significant change to treatment



35% of patients avoided surgery after receiving the second opinion



99% of patients recommend the service



TESTIMONIAL

“ The case of José Thomás Lulo with the rare Crohn’s Disease ”

CONTEXT

The young Venezuelan José Thomás Lulo, 18 years old, suffered from serious stomach problems. He exhibited difficulty eating, fever, severe abdominal pain, bloody stools and signs of severe anemia.

INITIAL DIAGNOSTIC

After many incorrect medical evaluations, Lulo was diagnosed with acute inflammatory bowel disease. Treatment began, but progress was extremely slow.

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Investigations indicated that Lulo was suffering from the rare and complex *Crohn’s Disease*.

TREATMENT

Lulo’s transfer to Miami was coordinated, and he was directly admitted to intensive care in critical condition. Lulo ended up receiving a colectomy and ileostomy, both of which were the turning point of his case.

RESULT

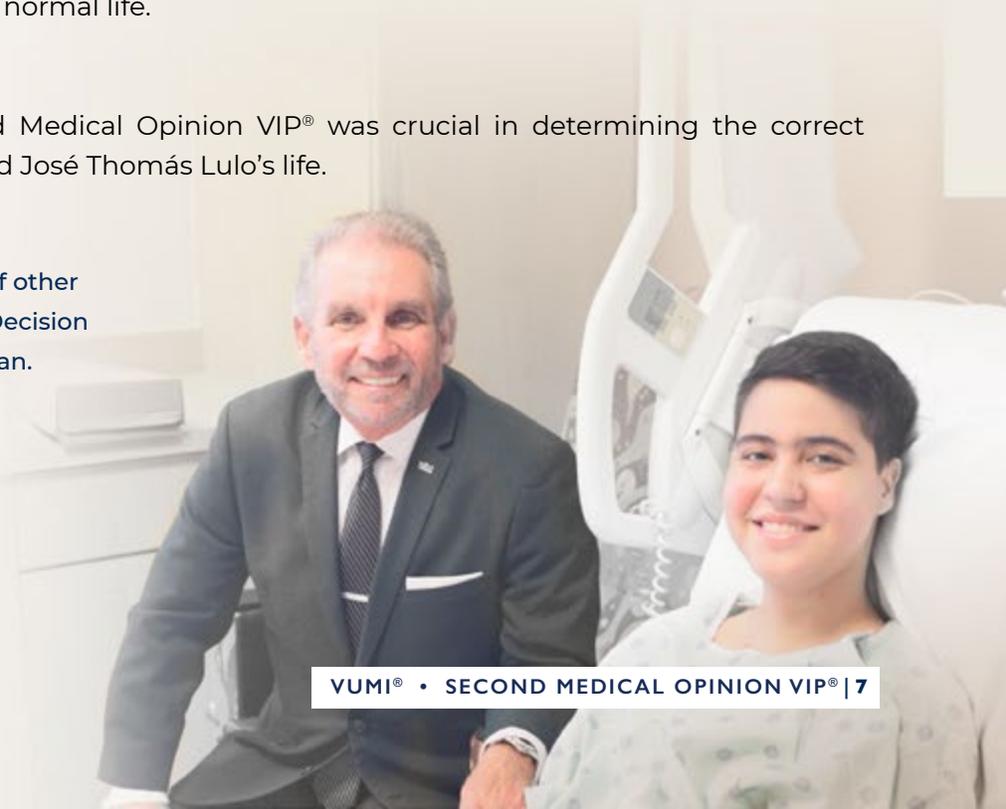
The new treatment after surgery was a success. Today the young man can eat everything he wants, perform daily activities and live a normal life.

CONCLUSION

Choosing to use VUMI’s Second Medical Opinion VIP® was crucial in determining the correct diagnosis that undoubtedly saved José Thomás Lulo’s life.

Visit our website to learn the story of other families who made the #TheSmartDecision to have a VUMI® health insurance plan.

[Click here.](#)



FREQUENT QUESTIONS

1

What's the difference between Second Medical Opinion VIP[®] offered by VUMI[®] and a face-to-face appointment?

VUMI's Second Medical Opinion is a complete and comprehensive review of a case by a medical expert from the Centers of Excellence in the MediGuide network. The patient does not interact directly with the specialist. The process takes about 2-3 weeks from when all the required information for evaluation is received. Medical appointments or second face-to-face opinions are coordinated through the medical team. In this case, the patient does have direct contact with the specialist at the time of the consultation.

2

What medical conditions can be reviewed through the Second Medical Opinion VIP[®]?

The process is indicated for those with a chronic disease or medical conditions where the patient's life is not in imminent danger. For example: a patient who suffered a cardiac infarction and requires immediate cardiovascular revascularization treatment is not a candidate for the process, neither is a hospitalized patient whose medical condition can change in seconds. In these two scenarios, it is not possible to perform the Second Medical Opinion VIP[®].

3

Why is it essential to submit all medical documentation and diagnostic studies when requesting the Second Medical Opinion through VUMI[®]?

Our process includes the translation of all medical documentation and diagnostic studies performed on a patient. This allows the preparation of a clinical file for the Center of Excellence to review in detail and issue its opinion regarding the diagnosis and correct management of the disease.

VIP PATIENT CONCIERGE

Personalized healthcare with a human focus

As part of VUMI's commitment to excellence and its quest to provide a total VIP experience, VUMI® has established its VIP Patient Concierge Service. This department provides personalized service to insureds and their families in all hospitalizations and critical cases, anywhere in the world. The service includes:

- **Guidance during the Second Medical Opinion VIP® process.**
- **Assistance with direct communication via telephone, email and through WhatsApp.**
- **Multilingual support and advice in all aspects of the medical treatment.**
- **Medical visits to insureds when hospitalized in South Florida.**
- **Constant communication between the provider, the insured or their family and the agent.**
- **Service available during office hours (Monday through Friday, 9 a.m. to 5 p.m. EST).**

This service is coordinated by the VUMI® Medical Team, led by Dr. Teresa Gutierrez, Director of Patient Services. Dr. Gutierrez has a proven track record in the insurance industry and aims to make the medical experience as stress-free as possible.





VIP Universal Medical Insurance Group, Ltd.

Insurance company registered in the Turks & Caicos Islands, a British Overseas Territory.

Administration services provided by VIP Administration Services, LLC
incorporated in Dallas, Texas, U.S.A.

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