

PROTECT VIP

— PLAN OVERVIEW —



JULY 2026 / JUNE 2027

VUMI®

ABOUT VUMI®

VUMI® Group offers exclusive major medical insurance plans and VIP medical services to individuals, corporate clients and expatriates residing around the world.

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.

VUMI® is privately owned and part of a global healthcare management group with over 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 anywhere in the United States.

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
- Management and medical teams who fully understand your culture and speak multiple languages
- Second Medical Opinion VIP®, Global Telemedicine, Home Medical Visits* and Patient Concierge VIP services available 24/7 anywhere in the world
- In-house administration of benefits and cost control measures
- 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.

HOSPITALIZATION MODULE (BASE PLAN) DEDUCTIBLE OPTIONS*

(INSIDE** OR OUTSIDE THE U.S.)

OPTION I***	OPTION II***	OPTION III***	OPTION IV	OPTION V	OPTION VI	OPTION VII	OPTION VIII
US\$0	US\$500	US\$1,000	US\$2,000	US\$5,000	US\$10,000	US\$20,000	US\$50,000

*Only one (1) deductible per person, per policy year applies. For family policies, a maximum of two (2) 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.

***Not available for the U.S. Coverage Module. When selecting any of these options, a US\$2,000 deductible will apply on the U.S. Coverage Module.

BASE PLAN GENERAL INFORMATION

Maximum coverage per person, per policy year	US\$5,000,000
Maximum age to apply for coverage	Up to 75 years old
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)

BENEFIT	COVERAGE
Private/semi-private hospital room	100% UCR
Use of intensive care unit	100% UCR
Emergency room care	100% UCR (if admitted immediately as an inpatient)
Surgeon and anesthesiologist fees	100% UCR

HOSPITALIZATION BENEFITS MODULE (BASE PLAN)

BENEFIT		COVERAGE
Adult companion accommodation expenses of a hospitalized insured	Under 18 years old	US\$175 per night, max. of 30 nights
	Over 18 years old	100% UCR, max. of 21 nights
Prescribed medications while hospitalized		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 services: inpatient or outpatient		100% UCR
Laboratory tests and X-rays		100% UCR
Oncology: inpatient or outpatient 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)		US\$1,100,000 per lifetime Includes US\$60,000 benefit for expenses of the live donor
HIV/AIDS treatment		US\$50,000 (if admitted as an inpatient and after a 12-month waiting period)
Gastric bypass bariatric surgery and any type of surgical procedure for weight loss, its complications or treatments, and/or weight loss medication		US\$10,000 per lifetime (after a 24-month waiting period)
Durable medical equipment		100% UCR (as follow-up care to a covered hospitalization)
Emergency dental coverage		100% UCR for treatment within the first 180 days of the covered accident

HOSPITALIZATION BENEFITS MODULE (BASE PLAN)

BENEFIT	COVERAGE
Evacuation benefits	Medical emergency evacuation: - Air ambulance: 100% UCR, no deductible applies - Ground ambulance: 100% UCR, no deductible applies (if admitted immediately as an inpatient) Repatriation of mortal remains: US\$25,000 (must be pre-approved and coordinated by the company)
Nurse or therapist care at home	100% UCR (as follow-up care to a covered hospitalization)
Palliative care	100% UCR
Treatment for injuries during the training or practice of hazardous hobbies and/or non-professional sports	100% UCR
Temporary coverage for accidents while the application is being underwritten	US\$30,000
Elimination/reduction of the policy deductible for not meeting the deductible during the last 3 years	Options II & III: - Elimination for 1 year after the 3rd year if the deductible was not met in any of the years Options IV & V: - Reduction of up to 50% for 1 year after the 3rd year if the deductible was not met in any of the years
Second Medical Opinion VIP®	Access to a second medical opinion of renowned experts from around the world, no deductible applies

OUTPATIENT BENEFITS MODULE (OPTIONAL)*

BENEFIT	COVERAGE
Outpatient benefits deductible	US\$500 or US\$1,000
Outpatient benefits maximum coverage per person, per policy year	US\$20,000

OUTPATIENT BENEFITS MODULE (OPTIONAL)*

BENEFIT	COVERAGE
Diagnostic study services (pathology, X-rays, MRI/CT/PET scans, etc.) Pre-surgical testing only. Pre-authorization required	100% UCR
Outpatient prescription medication	US\$4,000
Physician and specialist visits	100% UCR
Outpatient surgery	100% UCR
Physical therapy and rehabilitation	100% UCR, max. of 60 visits (following a covered hospitalization)
Speech therapy	100% UCR
Occupational therapy	100% UCR
Sleep apnea and other sleep disorders	100% UCR
Autism treatment	100% UCR
Allergy treatment	100% UCR

The maximum allowable amount for all combined outpatient benefit expenses is US\$20,000 per policy year.

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

U.S. COVERAGE MODULE (OPTIONAL)*

BENEFIT	COVERAGE
Maximum coverage per person, per policy year within the U.S.	Up to policy limits
Coverage inside USA	Inside the Protect VIP USA Network®: 100% UCR Outside the Protect VIP USA Network®: 60% of the covered expenses (with a maximum daily room rate of up to US\$700 for a standard room and up to US\$1,400 for intensive care unit) - Emergency medical treatment: 100% UCR

U.S. COVERAGE MODULE (OPTIONAL)*

BENEFIT	COVERAGE
Special benefit for suite accommodation (subject to availability)	Up to US\$2,000 per day within the Protect VIP USA Network® (no coverage available outside the Protect VIP USA Network®)

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

OPTIONAL ADDITIONAL BENEFITS (RIDERS)*

BENEFIT	COVERAGE
Emergency coverage when traveling abroad	Up to US\$5,000 for emergency medical treatment

*Coverage subject to the purchase of the rider.

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.



VUMI® GROUP

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