ABSOLUTE VIP CHOICE

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.

ABSOLUTE VIP CHOICE

Absolute VIP Choice is our most innovative and comprehensive plan for all your health needs, giving you unlimited coverage, free choice of doctors and hospitals worldwide, plus superior benefits for maternity, free coverage for dependents born in the policy, organ and tissue transplant, cancer, podiatric treatments, bariatric surgery and more.

Absolute VIP Choice 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® 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	OPTION IV	OPTION V
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.

GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
Lifetime coverage	Unlimited
Maximum coverage per person, per policy year	Unlimited

GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
Age limit to apply	Up to 75 years old
Waiting period	30 days
Geographical coverage	Worldwide, without restrictions of doctors and hospitals

INPATIENT BENEFITS

BENEFIT	COVERAGE
Standard private hospital room	100% UCR
Special benefit for suite accommodation (subject to availability)	Up to US$3,000 per day within the USA Special Network®
Intensive care unit	100% UCR
Companion accommodation expenses of a hospitalized insured	100% UCR, max. of 21 nights
Prescribed medications while hospitalized and following a hospitalization or outpatient surgery	100% UCR
Inpatient mental health treatment	US$10,000

OUTPATIENT BENEFITS

BENEFIT	COVERAGE
Emergency room care	100% UCR
Physician and specialist visits	100% UCR
Physician and specialist home visits	100% UCR
Outpatient or non-hospitalization prescription medication	100% UCR
Complementary therapy: chiropractic, psychiatry, speech therapy, osteopathy and/or acupuncture	100% UCR up to 100 visits, all therapies combined
Nurse or therapist care at home	100% UCR
Preventive health checkup, per insured, no deductible applies (options I, II, III & IV)	• 100% UCR for insureds from 0 to 6 months of age, up to 6 visits • US$600 per policy year for insureds from 6 months to 17 years of age, including up to US$75 for preventive dental checkup in options I & II • US$800 per policy year for insureds from 18 years of age and older, including up to US$75 for preventive dental checkup in options I & II
Hearing aids	US$3,000 per lifetime
Specialized treatments (sleep apnea and other sleep disorders)	US$4,000
Alzheimer's disease	100% UCR
Autism treatment	• 100% UCR if the insured was born under a covered maternity • US$10,000 for insureds not born under a covered maternity, and who developed the condition while they were insured
Allergy treatment	100% UCR

GENERAL BENEFITS

The following benefits offer the same coverage for both inpatient and outpatient procedures.

BENEFIT	COVERAGE
Emergency medical services	100% UCR

GENERAL BENEFITS

The following benefits offer the same coverage for both inpatient and outpatient procedures.

BENEFIT		COVERAGE
Surgeon and anesthesiologist fees		100% UCR
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)		100% UCR
Oncology: cancer tests, treatment (chemotherapy and/or radiotherapy) and medication		100% UCR
Surgery to reduce the risk of cancer or prophylactic surgery		US$30,000 per lifetime (after a 12-month waiting period)
Dialysis services		100% UCR
Prostheses and medical appliances implanted during surgery		100% UCR
Organ transplant (per organ/tissue)		US$3,000,000 per lifetime Includes US$80,000 benefit for expenses of the live donor
Durable medical equipment		100% UCR
Physical therapy and rehabilitation		100% UCR
Congenital conditions	Diagnosed before age 18	US$2,000,000 per lifetime
	Diagnosed after age 18	100% UCR
HIV-AIDS		US$1,000,000 per lifetime (after a 24-month waiting period)
Bariatric surgery		US$15,000 per lifetime (after a 24-month waiting period)
Surgical treatment of symptomatic foot disorders		100% UCR (after a 24-month waiting period)
Reconstructive surgery after an accident or illness (covered by this plan)		Up to the benefit limit
Psychology		US$5,000
Mental health prescription medication (inpatient and/or outpatient)		US$5,000

MATERNITY BENEFITS

10-month waiting period.

BENEFIT	COVERAGE
Maternity	Option I: US$10,000, no deductible applies Option II: US$10,000, after deductible
Extraction and storage of stem cells (option I)	US$2,000 per covered pregnancy
Maternity and newborn complications	Option I: US$1,000,000 per lifetime, no deductible applies Option II: US$500,000 per lifetime, after deductible (with rider)
Inclusion of the newborn within 90 days after the birth (options I & II)	Without underwriting, if born from a covered maternity
Free coverage for dependents up to 10 years old (option I)	• Max. of 2 children born from a covered maternity, if both parents are insured in the policy • Max. of 1 child born from a covered maternity, if only the mother is insured in the policy
Fertility treatment (option I)	US$5,000 per lifetime, after deductible (after a 24-month waiting period)

MEDICAL EVACUATION BENEFITS

BENEFIT		COVERAGE
Emergency transportation	Ground ambulance	100% UCR, no deductible applies
	Air ambulance	100% UCR, no deductible applies
Cost of return ticket for the insured and one companion after an evacuation by air ambulance		US$2,000 per person
Repatriation or cremation of mortal remains		100% UCR

OTHER BENEFITS

BENEFIT	COVERAGE
Injuries during the training or practice of hazardous hobbies and/or professional sports	100% UCR
Emergency dental coverage	100% UCR for treatment within the first 180 days of the covered accident
Refractive eye surgery	US$500 per eye, per lifetime (after a 24-month waiting period)
Palliative care	100% UCR
Temporary coverage for accidents while application is being underwritten	US$30,000
Free extended coverage for eligible dependents after policyholder's death	2 years
Deductible elimination/reduction for no claims made for 3 years	Options I & II: • Elimination for 1 year after the 3rd year without claims • Reduction of 50% of the deductible for 1 year after the 3rd year, if the deductible was not met in any of the years Options III & IV: • Reduction of 50% of the deductible for 1 year after the 3rd year without claims
Travel VIP Light	Up to US$5,000 for emergency medical treatment while traveling abroad (with rider)
Second Medical Opinion VIP®	Access to a second medical opinion of renowned experts from around the world, without deductible

VIP Universal Medical Insurance Group, Ltd.
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