



VUMI

ABOUT US

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 six additional offices across the U.S. and Latin America, VUMI is privately owned and part of a global healthcare management group with more than 30 years of experience in the healthcare industry.

A medical insurance plan from VUMI 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
- A management and medical team that fully understands your culture and speaks your language
- VIP Second Medical Opinion 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

VUMI - Peace of mind for you and your loved ones!

VUMI
www.vumigroup.com

VIP Universal Medical Insurance Group, Limited

Insurance Company registered in Turks & Caicos Islands, a British Overseas Territory.
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A HEALTH PLAN THAT CROSSES BORDERS

Absolute VIP is VUMI's most unique plan. It provides unparalleled coverage and a VIP service that we are confident will exceed your expectations.

Among some innovative and outstanding benefits are:

- Deductible elimination after the third year without claims.
- Deductible elimination in case of a serious accident.
- Adult companion accommodation for a hospitalized child.
- Podiatry treatments coverage (feet).
- The most complete coverage for maternity, nurse care at home, physical therapy and rehabilitation.
- 100% air ambulance coverage, without deductible, and the most extensive coverage for congenital conditions.
- Open election of doctors and hospitals worldwide.
- Support and recommendation for the best institutional programs with the best group of specialists around the world for your diagnosis and treatment.
- Complementary therapies (chiropractic, psychiatric, speech therapy, etc.).
- Specialized treatments (autism, Alzheimer's, sleep apnea, etc.)
- Annual preventive health checkup without deductible.
- Bariatric surgery coverage.

DEDUCTIBLE OPTIONS

	OPTION I	OPTION II	OPTION III	OPTION IV	OPTION V	OPTION VI
Outside USA	US\$500	US\$1,000	US\$2,000	US\$5,000	US\$10,000	US\$20,000
Inside USA	US\$1,000	US\$2,000	US\$3,000			

DESCRIPTION

COVERAGE

Maximum coverage per person per Policy Year	Unlimited
Age limit to apply	75
Waiting Period	30 days
Geographical coverage	Worldwide without restrictions of Doctors and Hospitals
Standard Private Hospital Room	100%
Special benefit for Suite**	Up to US\$3,000 per day
Intensive care unit	100%
Adult companion accommodation (related to a hospitalization of a child under age 18)	100%
Surgeon and Anesthesiologist Fees	100%
Prescribed Medications while in a Hospital	100%
Laboratory tests and X-rays	100%
Cancer tests, Medication and treatment	100%
Cancer treatment (chemotherapy and radiotherapy)	100%
Surgery to reduce the risk of cancer or prophylactic surgery (per Lifetime)	US\$30,000
Dialysis	100%
Prostheses and medical appliances implanted during surgery	100%
Organ Transplant (per organ/tissue, per Lifetime)	US\$2,100,000
Benefits for Live Donors	US\$80,000
Physicians and specialist visits	100%
Outpatient Prescription Medication	100%
Diagnostic study services (pathology, X-rays, MRI/CT/PET scans, etc.)	100%
Physical therapy and rehabilitation	100%
Nurse care at home	100%
Durable Medical Equipment	100%
Hearing aids (per Lifetime)	US\$3,000
Emergency transportation by Air Ambulance	100%, no Deductible applies
Emergency transportation by Ground Ambulance	100%, no Deductible applies
Congenital Conditions diagnosed before age 18 (per Lifetime)	US\$2,000,000
Congenital Conditions diagnosed after age 18	100%
Hazardous Hobbies and Professional Sports	100%
Emergency dental coverage	100% for the first 180 days
Preventive Health Checkup per Insured - no Deductible (options I & II)	<ul style="list-style-type: none"> • US\$300 up to 6 visits from 0 to 12 months of age • US\$400 from 12 months of age and older
HIV-AIDS (per Lifetime)	US\$1,000,000 (after a 24-month Waiting Period)
Repatriation of mortal remains	100%
Palliative Care for terminal cases	100%
Complementary therapy: chiropractor, psychologist, psychiatrist	100% up to 20 visits
Specialized treatments (autism, Alzheimer's, sleep apnea and other sleep disorders)	US\$4,000 per Policy Year
Temporary coverage for Accidents while Application is being underwritten	US\$50,000
Free extended coverage for eligible Dependents after Policyholder's death	2 years
Surgical treatment of symptomatic foot disorders	100% (after 24-month Waiting Period)
Bariatric surgery (per Lifetime)	US\$15,000 (after a 24-month Waiting Period within special network)
Maternity (options I, II & III)	<ul style="list-style-type: none"> • 100% normal delivery in a Hospital within the Special Maternity Network, no Deductible applies. • US\$8,000 for normal delivery in Hospitals outside the Special Maternity Network, no Deductible applies. • US\$10,000 for cesarean delivery whether or not the Hospital is within the Special Maternity Network, no Deductible applies
Extraction and storage of Stem Cells (options I, II & III)	US\$2,000 per covered pregnancy, no Deductible applies
Maternity and Newborn Complications (options I, II & III)	US\$1,000,000 (per Lifetime)
Inclusion of the newborn (options I, II & III)	Without underwriting if born from a Covered Maternity
Free coverage for Dependents	Up to 10 years old, max. 2 children per Policy
Deductible elimination / reduction for no claims made	<ul style="list-style-type: none"> • Elimination for 1 year after the 3rd year without claims (options I, II & III) • Reduction of up to US\$3,000 for 1 year after the 3rd year without claims (options IV, V & VI)
Second medical opinion VIP	Access to the medical opinion of more than 50,000 renowned experts worldwide regarding a medical condition, without Deductible

**When Insured selects a Hospital from the 'USA Special Network'

Effective July 2015

All content of this book is for informative purposes only. The benefits are governed by the terms described in the Conditions of Coverage of the Policy. 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 this Policy and are subject to the Usual, Customary and Reasonable expenses (UCR) for the geographic area where the expenses were incurred.