



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!

www.vumigroup.com

VIP Universal Medical Insurance Group, Limited

Insurance Company registered in Turks & Caicos Islands, a British Overseas Territory.
Administration services provided by VIP Universal Medical Insurance Group, LLC,
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A HEALTH PLAN THAT CROSSES BORDERS

DEDUCTIBLE OPTIONS

	OPTION I	OPTION II	OPTION III
Outside USA	US\$3,000	US\$10,000	US\$20,000
Inside USA	US\$5,000		

DESCRIPTION

COVERAGE

Maximum Lifetime coverage per person	US\$2,000,000
Maximum charges incurred per Policy Year, per Insured	US\$150,000
Age range to apply for coverage	65 - 85
Waiting Period	30 days
Coverage outside the United States (excluding Brazil)	100% with free choice of Doctors and Hospitals
Coverage in the United States	<ul style="list-style-type: none"> • 100% with exclusive coverage in Hospitals of the 'USA Special Network' • Emergencies 100% coverage without restriction of Hospitals

INPATIENT BENEFITS

DESCRIPTION

COVERAGE

Companion during hospitalization	US\$100 per night, max. 10 nights
Standard room & board, maximum 120 days per Policy Year	Up to \$750 per day
Intensive care unit, maximum 21 days per Policy Year	Up to US\$1,500 per day
Surgeon, Assisting Surgeon and Anesthesiologist Fees during a hospitalization	Maximum US\$20,000 per surgery, max. 2 surgeries per Policy Year
Costs of Medication, laboratory exams, imaging studies, diagnostic procedures, specialized Nurses and other expenses during a hospitalization	US\$1,500 daily, max. 100 days per Policy Year

OUTPATIENT BENEFITS

DESCRIPTION

COVERAGE

Outpatient surgery (everything included)	Up to US\$10,000 per surgery, max. 2 surgeries per Policy Year
Nurse care at home	Up to US\$75 daily, max. 15 days per Policy Year
Medical consultations	Maximum US\$50 per consultation, up to 10 consultations per Policy Year
Diagnostic study services (pathology, X-rays, MRI/CT/PET scans, echocardiogram, stress tests, etc.)	Maximum US\$400 per exam, per Insured
Endoscopic procedures	Maximum US\$500 per test, per Insured
Outpatient prescribed Medication or Durable Medical Equipment	Maximum US\$45 per prescription, up to US\$350 per Insured

OTHERS

DESCRIPTION

COVERAGE

Cancer treatment (chemotherapy and radiotherapy), inpatient or outpatient	Up to US\$1,000 per day, max. US\$25,000 per Insured
Physical and rehabilitation therapy (inpatient or outpatient)	Up to US\$100 per visit, max. 30 visits
Emergency transportation by Ground Ambulance	100%, without Deductible
Emergency dental treatment	Maximum US\$25,000 per Lifetime, per Insured
Organ and tissue Transplant (per Lifetime)	US\$150,000 per Insured
Benefits for Live Donors	US\$10,000
Repatriation of mortal remains	Up to US\$5,000 per Insured
Palliative Care for terminal cases	Up to US\$750 per day, max. 120 days
Second medical opinion VIP	Access to the medical opinion of more than 50,000 renowned experts worldwide regarding a medical condition, without Deductible

Effective July 2015