

# PLANS COMPARISON

2015



**VUMI**

# PLANS COMPARISON



DESCRIPTION	ABSOLUTE VIP	UNIVERSAL VIP	SPECIAL VIP
<b>BENEFITS</b>			
Maximum coverage per person per Policy Year	Unlimited	US\$5,000,000	US\$2,000,000
Age limit to apply	75	75	75
Waiting Period	30 days	30 days	30 days
<b>HOSPITALIZATION BENEFITS</b>			
Coverage outside the United States	100% worldwide without restrictions of Doctors and Hospitals	100% worldwide without restrictions of Doctors and Hospitals	100% worldwide without restrictions of Doctors and Hospitals
Coverage inside the United States	100% without restrictions of Doctors and Hospitals	100% without restrictions of Doctors and Hospitals	100% through the 'USA Special Network'. Outside the 'USA Special Network' the coverage will be at 60% with a maximum daily room rate of US\$700 for a Standard Room. Emergency medical treatment will be covered 100% up to the Policy limits
Intensive care unit	100%	100%	100% through the 'USA Special Network'. Outside the 'USA Special Network' the coverage will be at 60% with a maximum daily room rate of US\$1,400
Special benefit for Suite when the Insured selects a Hospital from the 'USA Special Network'	Up to US\$3,000 (daily)	Up to US\$2,000 (daily)	N/A
Adult companion accommodation (related to a hospitalization of a child under the age of 18)	100%	US\$350 per night, max. 30 nights	US\$150 per night, max. 30 nights

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(continued)



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## HOSPITALIZATION BENEFITS (continued)

Surgeon and Anesthesiologist Fees	100%	100%	100%
Prescribed Medications while in a hospital	100%	100%	100%
Laboratory tests and X-rays	100%	100%	100%
Cancer treatment (chemotherapy and radiotherapy)	100%	100%	100%
Surgery to reduce the risk of cancer or prophylactic surgery (per Lifetime)	US\$30,000	US\$25,000	US\$20,000
Dialysis	100%	100%	100%
Prostheses and medical appliances implanted during surgery	100%	100%	100%
Organ Transplant (per organ/tissue, per Lifetime)	US\$2,100,000	US\$1,100,000	US\$500,000 per Lifetime (with Rider)
Benefits for Live Donors (per Lifetime)	US\$80,000	US\$60,000	US\$30,000 (with Rider)

## OUTPATIENT SERVICES

Emergency room	100%	100%	100%
Physicians and specialist visits	100%	100%	100%
Outpatient Prescription Medication	100%	100%	US\$7,500
Cancer tests, Medication and treatment	100%	100%	100%
Diagnostic study services (pathology, X-rays, MRI/CT/PET scans, ect.)	100%	100%	100%
Dialysis	100%	100%	100%
Physical therapy and rehabilitation	100%	100%	US\$10,000
Nurse care at home	100%	100%	US\$7,000

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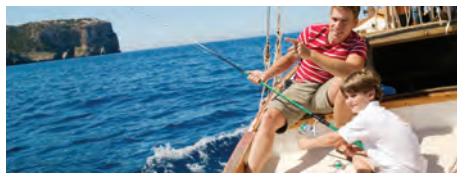
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DESCRIPTION	ABSOLUTE VIP	UNIVERSAL VIP	SPECIAL VIP
<b>OUTPATIENT SERVICES</b> <span style="float: right;">(continued)</span>			
Durable Medical Equipment	100%	100%	US\$7,000
Hearing aids (per Lifetime)	US\$3,000	US\$2,000	US\$1,000
<b>OTHER BENEFITS</b>			
Emergency transportation by Air Ambulance (no Deductible applies)	100%	100%	US\$60,000
Insured's and companion's return ticket to the place where the Insured was evacuated from via Air Ambulance	US\$2,000 (per person)	US\$1,000 (per person)	US\$500 (per person)
Emergency transportation by Ground Ambulance (no Deductible applies)	100%	100%	100%
Congenital conditions diagnosed before the age of 18	US\$2,000,000 (per Lifetime)	US\$1,000,000 (per Lifetime)	US\$300,000 (per Lifetime)
Congenital conditions diagnosed after the age of 18	100%	100%	US\$1,000,000 (per Lifetime)
Non-professional Hazardous Hobbies and Sports	100%	100%	US\$250,000 (per Policy Year)
Professional Sports	100%	US\$250,000	N/A
Emergency dental coverage	100% (for the first 180 days)	100% (for the first 90 days)	100% (for the first 90 days)
Preventive Health Checkup per Insured (no Deductible applies)	Options I & II: US\$300 up to 6 visits from 0 to 12 months of age US\$400 from 12 months of age and older	Options I & II: US\$150 up to 17 years old US\$350 at 18 years and older (after a 10-month Waiting Period)	Options I & II: US\$100 up to 17 years old US\$150 at 18 years and older (after a 10-month Waiting Period)

# PLANS COMPARISON

(continued)



DESCRIPTION	ABSOLUTE VIP	UNIVERSAL VIP	SPECIAL VIP
<b>OTHER BENEFITS</b> <span style="float: right;">(continued)</span>			
HIV-AIDS (per Lifetime)	US\$1,000,000 (after a 24-month Waiting Period)	US\$700,000 (after a 24-month Waiting Period)	US\$250,000 (after a 48-month Waiting Period)
Sexually transmitted diseases and its complications (except HPV and genital herpes)	100%	100%	100%
Repatriation of mortal remains	100%	100%	US\$20,000
Palliative Care for terminal cases	100%	100%	100%
Complementary therapy: chiropractor, psychologist, psychiatrist	100% up to 20 visits	Max. US\$100 per visit up to 20 visits	N/A
Specialized treatments: autism, Alzheimer's, sleep apnea and other sleep disorders (per Policy Year)	US\$4,000	US\$3,000	US\$2,000
Temporary coverage for Accidents while Application is being underwritten	US\$50,000	US\$30,000	US\$30,000
Free extended coverage for eligible Dependents after Policyholder's death	2 years	2 years	1 year
Free coverage for Dependents	Up to 10 years old, max. 2 children per Policy	Up to 5 years old, max. 2 children born in the Policy	N/A
Deductible elimination / reduction for no claims made	Options I, II & III: Elimination for 1 year after the 3rd year without claims Options IV, V & VI: Reduction of up to US\$3,000 for 1 year after the 3rd year without claims	Options I & II: Elimination for 1 year after the 3rd year without claims Options III, IV & V: Reduction of up to US\$2,000 for 1 year after the 3rd year without claims	Options I & II: Elimination for 1 year after the 3rd year without claims Options III, IV & V: Reduction of up to US\$2,000 for 1 year after the 3rd year without claims

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(continued)



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## OTHER BENEFITS (continued)

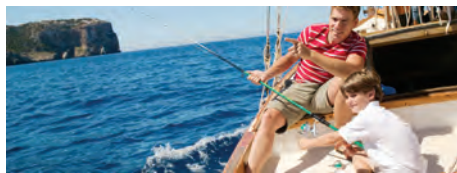
Second Medical Opinion (without Deductible)	Access to a network of more than 50,000 world renowned experts who will review your medical case and provide you with recommendations about your diagnosis and treatment plan	Access to a network of more than 50,000 world renowned experts who will review your medical case and provide you with recommendations about your diagnosis and treatment plan	Access to a network of more than 50,000 world renowned experts who will review your medical case and provide you with recommendations about your diagnosis and treatment plan
Surgical treatment of symptomatic foot disorders	100% (after a 24-month Waiting Period)	100% (after a 24-month Waiting Period)	US\$10,000 (after a 24-month Waiting Period)
Bariatric surgery (per Lifetime)	US\$15,000 (after a 24-month Waiting Period within special network)	US\$10,000 (after a 24-month Waiting Period within special network)	N/A

## MATERNITY BENEFITS (10-MONTH WAITING PERIOD, NO DEDUCTIBLE)

Maternity (natural or cesarean deliveries)	Options I, II & III: 100% normal delivery in a Hospital within the Special Maternity Network US\$8,000 for normal delivery in Hospitals outside the Special Maternity Network US\$10,000 for cesarean delivery whether or not the Hospital is within the Special Maternity Network	Options I, II & III: US\$8,500 in Hospital within the Special Maternity Network US\$7,000 in Hospitals outside the Special Maternity Network	Options I & II: US\$4,000
Complications of Maternity and Birth	Options I, II & III: US\$1,000,000 (per Lifetime) Options IV, V & VI: US\$500,000 (with Rider)	Options I & II: US\$1,000,000 (per Lifetime) Options III, IV & V: US\$500,000 (with Rider)	US\$500,000 (with Rider)

# PLANS COMPARISON

(continued)



## DESCRIPTION

## ABSOLUTE VIP

## UNIVERSAL VIP

## SPECIAL VIP

### MATERNITY BENEFITS (10-MONTH WAITING PERIOD, NO DEDUCTIBLE)

(continued)

Extraction and storage of Stem Cells

Options I, II & III:  
US\$2,000 per covered pregnancy,  
no Deductible applies

N/A

N/A

All content of this comparative is for informative purposes only. The benefits are governed by the terms described in the Conditions of Coverage of each Policy.