

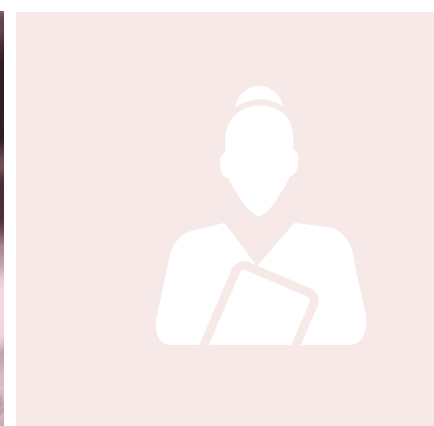
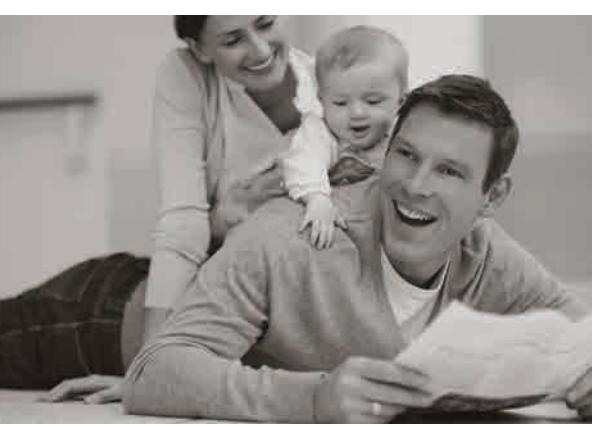
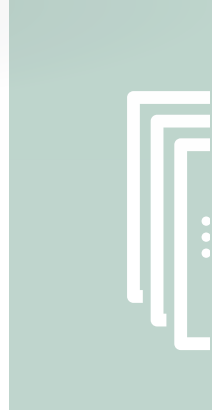


Best Doctors[®]

MEDICAL CERTAINTY WITHIN YOUR REACH

PLANS COMPARATIVES

EFFECTIVE MARCH 1, 2015



BENEFITS	MEDICAL ELITE™	PREMIER PLUS™	GLOBAL CARE™	ULTIMATE CARE™	ADVANCED CARE PLUS™	MEDICAL CARE™
Maximum Annual Benefit	USD\$10 million	USD\$5 million	USD\$2 million	USD\$1 million	USD\$1.5 million (benefit available before 70 years) USD\$1.5 million per life (benefit available after 71 years)	USD\$1 million
Eligibility	Up to age 74	Up to age 74	Up to age 74	Up to age 70	Up to age 70	Up to age 74
Coverage Area	Worldwide	Worldwide	Worldwide	Worldwide	Worldwide	Options: Worldwide coverage or Latin American** coverage
Coinsurance	Without coinsurance	Without coinsurance	Without coinsurance	Without coinsurance	Without coinsurance	Without coinsurance
Hospital Network	Free Choice	Free Choice	Inside U.S.: through the GLOBALCARE™ Network Outside U.S. free choice	Inside U.S.: through the ULTIMATECARE™ Network Outside U.S. free choice	Inside U.S. through the ADVANCECAREPLUS™ Network Outside U.S. free choice	100% - Outside U.S. Worldwide coverage Plan 100% in Latin America** through the MEDICALCARE™ Network Latin America** Coverage Plan 100% - Inside U.S. Worldwide coverage Plan through MEDICALCARE™ Network Outside U.S. free choice
Covered Medical Conditions	All medical conditions	All medical conditions	All medical conditions	Limited to 8 critical medical conditions*	All medical conditions	All medical conditions

* ULTIMATECARE™ coverage is only for the 8 medical conditions described in the plan.

** Excluding Brazil.

Note:

- ADVANCECAREPLUS™ only available in Chile.
- MEDICALCARE™ available in all Latin America and the Caribbean, excluding Mexico, Venezuela and Brazil.
- Only global coverage is available for the Caribbean.

HOSPITALIZATION	MEDICAL ELITE™	PREMIER PLUS™	GLOBAL CARE™	ULTIMATE CARE™	ADVANCED CARE PLUS™	MEDICAL CARE™
Hospitalization (unlimited days)	100%	100%	100% - Outside USA 100% - GLOBALCARE™ Network - Inside USA	100% - Outside USA 100% - ULTIMATECARE™ Network - Inside USA Outside U.S. free choice	Inside U.S. through the ADVANCECAREPLUS™ Network Outside U.S. free choice	100% - Outside U.S. Worldwide coverage Plan 100% in Latin America** through the MEDICALCARE™ Network Latin America** Coverage Plan 100% - Inside U.S. Worldwide coverage Plan through MEDICALCARE™ Network
Room	Private and Semi-Private 100%	Private and Semi-Private 100%	100% - Outside USA 100% - GLOBALCARE™ Network - Inside USA	Private and Semi-Private 100% - Outside USA Private and Semi-Private 100% - ULTIMATECARE™ Network - Inside USA	Standard 100% inside U.S. through the ADVANCE-CAREPLUS™ Network Outside U.S. free choice	100% - Outside U.S. Worldwide coverage Plan 100% in Latin America** through the MEDICALCARE™ Network Latin America** Coverage Plan 100% - Inside U.S. Worldwide coverage Plan through MEDICALCARE™ Network
Intensive Care	100%	100%	100% - Outside USA 100% - GLOBALCARE™ Network - Inside USA	100% - Outside USA 100% - ULTIMATECARE™ Network - Inside USA	100% inside U.S. through the ADVANCECAREPLUS™ Network Outside U.S. free choice	100% - Outside U.S. Worldwide coverage Plan 100% in Latin America** through the MEDICALCARE™ Network Latin America** Coverage Plan 100% - Inside U.S. Worldwide coverage Plan through MEDICALCARE™ Network
Accommodation for Accompanying Minor	\$500 per night, up to 20 nights	\$300 per night, up to 10 nights	\$100 per night, up to 10 nights	Not Applicable	Not Applicable	Not Applicable
Reconstructive surgery in case of illness or accident	100%	100%	100%	Not Applicable	100%	100%
Surgery (including Outpatient Surgery)	100%	100%	100%	100%	100%	100%
Emergency Room	100%	100%	100%	100%	100%	100%
Additional Services: Nurses, Medicines, Bandages	100%	100%	100%	100%	100%	100%
Anesthesia	100%	100%	100%	100%	100%	100%
Diagnostic Services	100%	100%	100%	100%	100%	100%

OTHER BENEFITS	MEDICAL ELITE™	PREMIER PLUS™	GLOBAL CARE™	ULTIMATE CARE™	ADVANCED CARE PLUS™	MEDICAL CARE™
Surgical Treatment for symptomatic disorders of the feet	100%	100%	100%	Not Applicable	100%	100%
Cancer risk reduction surgery (Prophylactic surgery)	\$25,000 per Insured per Lifetime	\$20,000 per Insured per Lifetime	\$15,000 per Insured per lifetime	Not Applicable	Not Applicable	Not Applicable
Bariatric Surgery, Gastric by-pass, and any surgical procedure intended for weight loss, its complications, treatments	\$15,000 per Insured per Lifetime	\$10,000 per Insured per Lifetime	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Cancer Treatment (chemotherapy/radiation therapy)	100%	100%	100%	USD\$200,000	100%	100%
Dialysis	100%	100%	100%	USD\$100,000	100%	100%
Emergency Dental Coverage	Only covered within the first 90 days of the accident	Only covered within the first 90 days of the accident	Only covered within the first 90 days of the accident	Only covered within the first 90 days of the accident	Only covered within the first 90 days of the accident	Only covered within the first 90 days of the accident
Physicians and Specialists Visits (usual and customary)	100%	100%	100%	100%	100%	100%
Surgeon and Anesthetist Fees	100%	100%	100% GLOBALCARE™ Network	100% ULTIMATECARE™ Network	100% ADVANCEDCAREPLUS™ Network	100% MEDICALCARE™ Network
Prescribed Medications	100%	100%	USD\$7,000 outside hospitalization	100%	100% if has ISAPRE coverage; 35% otherwise	USD\$2,500 as an outpatient
Outpatient Physical Therapy, Rehabilitation and Home Health Care (private nurse)	100%	100%	USD\$10,000 per Insured per Policy Year	Not Applicable	100%	USD\$3,000
Illness or injury in Private Aircraft	100%	100%	100%	Not Applicable	100%	100%
Free coverage for dependants in case of death of Main Insured	2 years	2 years	Not Applicable	Not Applicable	2 years	Not Applicable
Surgical Implants or Prosthesis (excluded dental)	100%	100%	100%	Not Applicable	100%	100%

OTHER BENEFITS	MEDICAL ELITE™	PREMIER PLUS™	GLOBAL CARE™	ULTIMATE CARE™	ADVANCED CARE PLUS™	MEDICAL CARE™
Durable Medical Equipment, Special devices (External Prosthesis, Orthotic devices)	100%	100%	USD\$7,000 per Insured per Policy year	Not Applicable	100%	USD\$3,000
Maternity	Normal delivery 100% within Best Doctors Maternity Network, no Deductible applies. In other Hospitals USD\$7,000, no Deductible applies. Available for options I, II and III. For Elective or Selected Cesarean delivery USD\$8,500 in any hospital	USD\$5,000 (options I, II and III) per event, no Deductible applies	USD\$3,000 (options I and II), no Deductible applies	Not Applicable	Not Applicable	USD\$2,000 (option I), no Deductible applies
Stem Cells	USD\$2,000 per covered pregnancy for extraction and one year preservation of stem cells. Only options I, II & III	Included in maternity benefit	Included in maternity benefit	Not Applicable	Not Applicable	Not Applicable
Maternity Complications and Birth Complications	USD\$1 million lifetime per Policy (options I, II and III)	Rider (USD\$500,000 lifetime Options I, II and III only USD\$300 annual cost	Rider (USD\$500,000 lifetime) Options I and II only USD\$300 annual cost	Not Applicable	Rider (USD\$500,000 lifetime) USD\$300 annual cost	USD\$75,000 per Policy per lifetime (Option I only)
Inclusion of Newborn	Automatically included without underwriting if born from a covered maternity and if not born of a pregnancy that is a result of any type of fertility treatment	Automatically included without underwriting if born from a covered maternity and if not born of a pregnancy that is a result of any type of fertility treatment	Automatically included without underwriting if born from a covered maternity and if not born of a pregnancy that is a result of any type of fertility treatment	Subject to underwriting	Automatically included without underwriting with Maternity Complications and Birth Complications Rider and if not born of a pregnancy that is a result of any type of fertility treatment	Automatically included without underwriting if born from a covered maternity and if not born of a pregnancy that is a result of any type of fertility treatment
Congenital and Hereditary Disorders (<18 years old)	USD\$1 million lifetime per Insured	USD\$350,000 lifetime per Insured	USD\$250,000 lifetime per Insured	2 years waiting period 10% of Maximum Benefits of covered expenses	USD\$250,000 lifetime per Insured	USD\$100,000 lifetime per Insured
Congenital and Hereditary Disorders (≥18 years old)	100%	100%	100%	2 years waiting period 10% of Maximum Benefits of covered expenses	100%	100% per Insured per lifetime, subject to the Maximum Benefit of the Policy
Organ and Tissue Transplants	USD\$2 million per organ/tissue per Insured per lifetime and USD\$50,000 for Living Donor	USD\$1 million per organ/tissue per Insured per lifetime and USD\$40,000 for Living Donor	Rider (USD\$500,000 lifetime) USD\$400 annual cost	Heart USD\$300,000 lifetime Heart/Lung USD\$300,000 lifetime Lung USD\$250,000 lifetime Pancreas USD\$250,000 lifetime Pancreas/Kidney USD\$300,000 lifetime Kidney USD\$200,000 lifetime Liver USD\$200,000 lifetime Bone Marrow USD\$250,000	USD\$1 million per organ/tissue per Insured per lifetime and USD\$20,000 for Living Donor	USD\$300,000 per organ/tissue per Insured per lifetime and USD\$20,000 for Living Donor

OTHER BENEFITS	MEDICAL ELITE™	PREMIER PLUS™	GLOBAL CARE™	ULTIMATE CARE™	ADVANCED CARE PLUS™	MEDICAL CARE™
Specialized Treatments	Psychiatry, autism, Alzheimer's disease, sleep apnea and any other sleep disorders \$3,000 per Insured per Policy Year	Psychiatrist, autism and Alzheimer's disease \$2,500 per Insured per Policy Year	Treatment related to psychiatrist, autism, Alzheimer's disease USD\$2,000 per Insured, per Policy Year	Not Applicable	Not Applicable	Not Applicable
Routine Health Checkup	One Medical checkup a year USD\$300 (≥18 years old) per Policy Member	Newborns	Newborns	Not Applicable	Not Applicable	Newborns
Child Well Care	5 visits per year up to USD\$300 per visit (before 12 months of age) Up to USD\$100 per visit (from 12 months and until 18 years of age)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Palliative / Hospice Care	100% per Insured per Lifetime Max 30 days	\$15,000 per Insured per Lifetime Max 30 days	Not Applicable	Not Applicable	Not Applicable	Not Applicable
HIV/AIDS	USD\$1,000,000 lifetime Waiting period of 24 months applies	USD\$500,000 lifetime Waiting period of 24 months applies	Excluded	Excluded	USD\$250,000 lifetime	N/A
Sports	Professional Included	Only non-professional	Only non-professional	Not applicable	Not applicable	Only non-professional
Air Ambulance (pre-approved)	100% to the closest hospital of qualified treatment. No deductible applies	USD\$100,000 per Insured per Policy Year to the closest hospital of qualified treatment. No deductible applies	USD\$50,000 per Insured per Policy Year to the closest hospital of qualified treatment. No deductible applies	USD\$25,000 per Insured per Policy Year to the closest hospital of qualified treatment	USD\$50,000 per Insured per Policy Year to the closest hospital of qualified treatment	USD\$30,000 per Insured per Policy Year to the closest hospital of qualified treatment
Ground Ambulance	100%	100%	100%	100%	100%	100%
Repatriation of Mortal Remains	100%	USD\$25,000	USD\$15,000	Not applicable	USD\$5,000	USD\$5,000
Unique Services	InterConsultation® Best Doctors Concierge™ Elite Navigator™	InterConsultation® Best Doctors Concierge™	InterConsultation® Best Doctors Concierge™	InterConsultation® Best Doctors Concierge™	InterConsultation® Best Doctors Concierge™	InterConsultation® Best Doctors Concierge™
Optional Coverage Available	Critical Select	Critical Select Maternity Complications (Options I, II and III)"	Critical Select Maternity Complications (Options I and II) Organ Transplants	Critical Select	Critical Select Maternity Complications	Critical Select

Exclusive Benefits:

InterConsultation®: An exclusive service patented by Best Doctors that offers a meticulous review by a Best Doctors Expert of the information found in your medical records, to help you get the right diagnosis and treatment.

Best Doctors Concierge™: A Best Doctors exclusive service, appointments medical admissions, to help you coordinate medical travel and transportation services.

Elite Navigator™: A Medical Elite exclusive service; VIP access to your own Best Doctors Physician team.