



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

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A HEALTH PLAN THAT CROSSES BORDERS

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 and superior benefits for maternity, organ and tissue transplant, cancer treatment, bariatric surgery, preventive health check-ups and more.

DEDUCTIBLE OPTIONS*			
OPTION I	OPTION II	OPTION III	OPTION IV
US\$2,000	US\$5,000	US\$10,000	US\$20,000

*Only one deductible per person, per policy year applies. For family policies, a maximum of two deductibles accumulated per policy, per policy year will be applied. For more information, please refer to the Conditions of Coverage of the policy.

DESCRIPTION	COVERAGE
Lifetime coverage	Unlimited
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

INPATIENT BENEFITS	
DESCRIPTION	COVERAGE
Standard private hospital room	100% UCR
Special benefit for suite	Up to US\$3,000 per day within the "USA Special Network"
Intensive care unit	100% UCR
Companion during hospitalization	US\$500 per night, max. of 30 nights
Prescribed medications while in a hospital and following a hospitalization or outpatient surgery	100% UCR
Inpatient mental health treatment	US\$10,000

OUTPATIENT BENEFITS	
DESCRIPTION	COVERAGE
Emergency room	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: chiropractor, psychiatrist, speech therapy, osteopathy and/or acupuncture	100% UCR up to 100 visits, all therapies combined
Nurse care at home	100% UCR
Preventive health checkup, per insured, no deductible (all options)	<ul style="list-style-type: none"> • 100% UCR from 0 to 6 months of age, up to 6 visits • US\$600 per policy year 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 from 18 years of age and older, including up to US\$75 for preventive dental checkup in options I & II
Hearing aids (per lifetime)	US\$3,000
Specialized treatments (autism, sleep apnea and other sleep disorders)	US\$4,000
Alzheimer's	US\$20,000

GENERAL BENEFITS	
(The following benefits offer the same coverage for both inpatient and outpatient procedures)	
DESCRIPTION	COVERAGE
Emergency medical services	100% UCR
Surgeon and anesthesiologist fees	100% UCR
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100% UCR
Cancer tests, medication and treatment (chemotherapy and/or radiotherapy)	100% UCR
Surgery to reduce the risk of cancer or prophylactic surgery (per lifetime)	US\$30,000 (after a 12-month waiting period)
Dialysis	100% UCR
Prostheses and medical appliances implanted during surgery	100% UCR
Organ transplant (per organ/tissue, per lifetime)	US\$2,100,000
Benefits for live donors	US\$80,000
Durable medical equipment	100% UCR
Physical therapy and rehabilitation	100% UCR
Congenital conditions diagnosed before age 18 (per lifetime)	US\$2,000,000
Congenital conditions diagnosed after age 18	100% UCR
HIV-AIDS (per lifetime)	US\$1,000,000 (after a 24-month waiting period)
Bariatric surgery (per lifetime)	US\$15,000 (after a 24-month waiting period)
Surgical treatment of symptomatic foot disorders	100% UCR (after a 24-month waiting period)
Psychology	US\$5,000
Mental health prescription medication (inpatient and/or outpatient)	US\$5,000

MATERNITY BENEFITS	
(10-month waiting period)	
DESCRIPTION	COVERAGE
Maternity	<ul style="list-style-type: none"> • 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 (per lifetime)	<ul style="list-style-type: none"> • Option I: US\$1,000,000, no deductible applies • Option II: US\$500,000, after deductible (with rider)
Inclusion of the newborn (options I & II)	Without underwriting if born from a covered maternity
Fertility treatment (per lifetime) (option I)	US\$5,000, after deductible (after a 24-month waiting period)

MEDICAL EVACUATION BENEFITS	
DESCRIPTION	COVERAGE
Emergency transportation by ground ambulance	100% UCR, no deductible applies
Emergency transportation by air ambulance	100% UCR, no deductible applies
Insured's and companion's return ticket after an evacuation by air ambulance	US\$2,000 per person
Repatriation of mortal remains	100% UCR

OTHER BENEFITS	
DESCRIPTION	COVERAGE
Hazardous hobbies and professional sports	100% UCR
Emergency dental coverage	100% UCR for the first 180 days
Refractive eye surgery (per lifetime)	US\$500 per eye (after a 24-month waiting period)
Palliative care for terminal cases	100% UCR
Temporary coverage for accidents while application is being underwritten	US\$50,000
Free extended coverage for eligible dependents after policyholder's death	2 years
Free coverage for dependents (option I)	Up to 10 years old, max. of 2 children born in the policy from a covered maternity
Deductible elimination/reduction for no claims made	<ul style="list-style-type: none"> • Elimination for 1 policy year after the end of the 3rd year without claims (options I & II) • Reduction of up to 50% for 1 policy year after the end of the 3rd year without claims (options III & IV)
Second Medical Opinion VIP	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible