



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,
a company registered in Dallas, Texas, USA.

notify@vumigroup.com • General Telephone Number: +1.214.276.6376

USA Toll Free Call: +1.855.276.VUMI (8864)

Fax: +1.425.974.7867 • USA Toll Free Fax: +1.800.976.0972

8150 N. Central Expressway, Suite 1700, Dallas, TX 75206

CI_ACCESS_ENG_2017

A HEALTH PLAN THAT CROSSES BORDERS

Access VIP is designed as a complementary plan offering coverage of US\$1.5 million and free choice of hospitals and doctors anywhere outside the US and 100% coverage in the US within the "Access Network" corresponding to the region.

DEDUCTIBLE OPTIONS*					
	OPTION I	OPTION II	OPTION III	OPTION IV	OPTION V
Outside USA	US\$2,000	US\$5,000	US\$10,000	US\$20,000	US\$50,000
Inside USA					

*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
Maximum coverage per person, per policy year	US\$1,500,000
Age limit to apply	75
Waiting period	30 days
Coverage outside USA	100% with free choice of hospitals and doctors
Coverage inside USA	<ul style="list-style-type: none"> • 100% through the "Access Network" corresponding to the region • Outside the "Access Network" the coverage will be at 60% with a maximum daily room rate of up to US\$700 for a standard room and up to US\$1,400 for intensive care • Emergency medical treatment will be covered 100% up to the policy limits

INPATIENT BENEFITS

DESCRIPTION	COVERAGE
Intensive care unit	100%
Adult companion accommodation (related to a hospitalization of a child under age 18)	US\$150 per night, max. of 30 nights
Prescribed medications while in a hospital	100%

OUTPATIENT BENEFITS

DESCRIPTION	COVERAGE
Physician and specialist visits	100%
Physician and specialist home visits	100%
Outpatient prescription medication	US\$5,000
Nurse care at home	US\$6,000
Hearing aids	US\$500 per lifetime
Specialized treatments (autism, Alzheimer's, sleep apnea and other sleep disorders)	US\$1,500

GENERAL BENEFITS

(The following benefits offer the same coverage for both inpatient and outpatient procedures)

DESCRIPTION	COVERAGE
Surgeon and anesthesiologist fees	100%
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100%
Cancer tests, medication and treatment (chemotherapy and radiotherapy)	100%
Dialysis	100%
Prostheses and medical appliances implanted during surgery	100%
Organ transplant (per lifetime)	US\$300,000
Benefits for live donors	US\$25,000
Durable medical equipment	US\$6,000
Physical therapy and rehabilitation	US\$6,000
Congenital conditions diagnosed before age 18 (per lifetime)	US\$125,000
Congenital conditions diagnosed after age 18	100%

MATERNITY BENEFITS

(10-month waiting period)

DESCRIPTION	COVERAGE
Maternity (option I)	US\$4,000, no deductible applies
Maternity and newborn complications (option I)	US\$500,000 (with rider)
Inclusion of the newborn (option I)	Without underwriting if born from a covered maternity

MEDICAL EVACUATION BENEFITS

DESCRIPTION	COVERAGE
Emergency transportation by ground ambulance	100%, no deductible applies
Emergency transportation by air ambulance	US\$40,000, no deductible applies
Repatriation of mortal remains	US\$7,000

OTHER BENEFITS

DESCRIPTION	COVERAGE
Hazardous hobbies and sports (non-professional)	100%
Emergency dental coverage	100% for the first 180 days
Palliative care for terminal cases	100%
Temporary coverage for accidents while application is being underwritten	US\$30,000
Deductible elimination/reduction for no claims made	<ul style="list-style-type: none"> • Elimination for 1 year, after the 3rd year without claims (option I) • Reduction of up to 50% for 1 year after the 3rd year without claims (options II, III, IV & V)
Second Medical Opinion VIP	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible