



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_OPTIMUMCHOICE_ENG_2017

A HEALTH PLAN THAT CROSSES BORDERS

Optimum VIP Choice provides protection for specific critical illnesses, giving you peace of mind that your unique needs are covered. This plan includes an annual coverage of US\$1 million and covers eight conditions: neurological diseases, cardiac conditions, cancer, polytrauma, chronic kidney failure, severe burns, septicemia and transplants.

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

*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
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Lifetime coverage	Unlimited
Maximum coverage per person, per policy year	US\$1,000,000
Age limit to apply	75
Waiting period	30 days
Coverage outside USA	100% UCR with free choice of hospitals and doctors
Coverage inside USA	<ul style="list-style-type: none"> • 100% UCR through the "USA Special Network" • Outside the "USA Special 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% UCR up to the benefits limits

COVERED CONDITIONS	
DESCRIPTION	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Neurological diseases (including cerebrovascular accidents)	US\$150,000 per policy year
Cardiac surgery for revascularization and angioplasty	US\$150,000 per policy year
Cancer (chemotherapy, radiotherapy, surgery for tumor and reconstructive surgery)	US\$200,000 per policy year
Polytrauma (including rehabilitation)	US\$200,000 per policy year
Chronic kidney failure (dialysis or hemodialysis)	US\$150,000 per policy year
Severe burns (including reconstructive surgery)	US\$300,000 per policy year
Septicemia	US\$150,000 per policy year
Organ and tissue transplant (per lifetime)	US\$500,000 per insured
Benefits for live donors	US\$50,000

INPATIENT BENEFITS	
DESCRIPTION	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Intensive care unit	100% UCR
Companion during hospitalization	US\$100 per night, max. of 30 nights
Prescribed medications while in a hospital	100% UCR for covered conditions

OUTPATIENT BENEFITS	
DESCRIPTION	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Physician and specialist visits	100% UCR for covered conditions
Physician and specialist home visits	100% UCR for covered conditions
Prescription medication	US\$5,000 per policy year for covered conditions
Nurse care at home	US\$7,000 per policy year for covered conditions

GENERAL BENEFITS	
(The following benefits offer the same coverage for both inpatient and outpatient procedures)	
DESCRIPTION	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Surgeon and anesthesiologist fees	100% UCR for covered conditions
Diagnostic study services (laboratory tests, biopsies, X-rays, MRI/CT/PET scans)	100% UCR for covered conditions
Cancer tests, medication and treatment	100% UCR for covered conditions
Durable medical equipment	US\$7,000 per policy year for covered conditions
Physical therapy and rehabilitation	US\$7,000 per policy year for covered conditions
Congenital conditions diagnosed before age 18 (per lifetime)	10% UCR of the benefit for covered conditions
Congenital conditions diagnosed after age 18 (per lifetime)	50% UCR of the benefit for covered conditions

MEDICAL EVACUATION BENEFITS	
DESCRIPTION	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Emergency transportation by ground ambulance	100% UCR for covered conditions, without deductible
Emergency transportation by air ambulance	US\$30,000 for covered conditions, without deductible
Repatriation of mortal remains	US\$10,000

OTHER BENEFITS	
DESCRIPTION	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Hazardous hobbies and sports (non-professional, per lifetime)	US\$100,000 for polytrauma or severe burns
Palliative care for terminal cases	100% UCR for covered conditions
Temporary coverage for polytrauma while application is being underwritten	US\$30,000
Second Medical Opinion VIP	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible