



# 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](http://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.

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## A HEALTH PLAN THAT CROSSES BORDERS

**Prime VIP** offers an annual coverage of up to US\$1.5 million and a full range of benefits, as well as free choice of hospitals and doctors anywhere outside the US and 100% coverage in the US within our “Prime Network.”

DEDUCTIBLE OPTIONS*					
	OPTION I	OPTION II	OPTION III	OPTION IV	OPTION V
Outside USA	US\$1,500	US\$3,000	US\$5,000	US\$10,000	US\$20,000
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 lifetime	US\$5,000,000
Maximum coverage per person, per policy year	US\$1,500,000
Maximum coverage per person, per policy year at 70 years and older	US\$500,000
Age limit to apply	75
Waiting period	60 days
Coinsurance (inside USA)	20% of the first US\$5,000 after the deductible; 1 per insured, per policy year; max. of 2 per policy, per policy year
Coverage outside USA	100% with free choice of hospitals and doctors*
Coverage inside USA	<ul style="list-style-type: none"> <li>• 100% through the “Prime Network”</li> <li>• Outside the “Prime Network” the coverage will be at 60%</li> <li>• Emergencies will be covered at 100% up to the policy limits</li> </ul>

INPATIENT BENEFITS	
DESCRIPTION	COVERAGE
Standard private hospital room	<ul style="list-style-type: none"> <li>• 100% through the “Prime Network”</li> <li>• Up to US\$500 daily, max. of 180 days outside the “Prime Network”</li> </ul>
Intensive care unit	<ul style="list-style-type: none"> <li>• 100% through the “Prime Network”</li> <li>• Up to US\$1,400 daily, max. of 60 days outside the “Prime Network”</li> </ul>
Adult companion accommodation (related to a hospitalization of a child under age 18)	US\$150 per night, max. of 100 nights per policy year
Prescribed medication while in a hospital	100%
Inpatient laboratory tests and X-rays	100%

OUTPATIENT BENEFITS	
DESCRIPTION	COVERAGE
Physician and specialist visits (including home visits)	US\$80 per visit, max. of 30 visits
Outpatient surgery	US\$12,000
Prescribed medication following a hospitalization	100% for up to 6 months
Outpatient or non-hospitalization prescription medication	US\$3,000
Outpatient diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	US\$600 per exam, per Insured; max. of US\$1,800 per policy year
Nurse care at home	US\$5,000
Preventive health checkup per insured, no deductible (options I & II)	US\$100 (after a 12-month waiting period)

GENERAL BENEFITS	
(The following benefits offer the same coverage for both inpatient and outpatient procedures)	
DESCRIPTION	COVERAGE
Surgeon and anesthesiologist fees	100%
Cancer tests, medication and treatment (chemotherapy and/or radiotherapy)	100%, max. of US\$125,000 per policy year
Dialysis	100%
Prostheses and medical appliances implanted during surgery	100%
Organ transplant (per organ/tissue, per lifetime)	US\$500,000 (with rider)
Benefits for live donor	US\$30,000 (with rider)
Durable medical equipment	US\$1,000
Physical therapy and rehabilitation	US\$5,000
Congenital conditions diagnosed before age 18 (per lifetime)	US\$125,000
Congenital conditions diagnosed after age 18 (per lifetime)	US\$500,000

MATERNITY BENEFITS	
(10-month waiting period)	
DESCRIPTION	COVERAGE
Maternity (options I & II)	US\$3,000, no deductible applies
Maternity and newborn complications (options I & II)	<ul style="list-style-type: none"> <li>• US\$25,000</li> <li>• Additional US\$25,000 with optional rider</li> </ul>
Inclusion of the newborn (options I & II)	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\$35,000, no deductible applies
Repatriation of mortal remains	100%

OTHER BENEFITS	
DESCRIPTION	COVERAGE
Emergency dental coverage	100% for the first 30 days, max. of US\$6,000 per policy year
Palliative care for terminal cases	US\$7,500
Temporary coverage for accidents 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

\*Excluding the Hospitales Star Médica in Mexico.