



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
- Second Medical Opinion VIP 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: +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

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A HEALTH PLAN THAT CROSSES BORDERS

DEDUCTIBLE OPTIONS

OPTION I	OPTION II	OPTION III
Outside USA: US\$3,000 Inside USA: US\$5,000	US\$10,000	US\$20,000

DESCRIPTION

Maximum lifetime coverage per person

Maximum charges incurred per policy year, per insured

Age range to apply for coverage

Waiting period

Coverage outside the United States

Coverage in the United States

COVERAGE

US\$3,000,000

US\$350,000

60 - 90 years old

30 days

100% UCR with free choice of doctors and hospitals

- 100% UCR with exclusive coverage in hospitals in the "USA Special Network"

- Emergencies: 100% UCR coverage without restriction of hospitals

INPATIENT BENEFITS

DESCRIPTION

Companion during hospitalization

Standard room and board (includes costs of medication, laboratory exams, imaging studies, diagnostic procedures, specialized nurses and other expenses during a hospitalization)

Intensive care unit

Surgeon, assistant surgeon and anesthesiologist fees during a hospitalization

COVERAGE

US\$100 per night, maximum of 20 nights

Up to US\$2,500 per day for the first 120 days; US\$750 per day for additional days

Up to US\$3,250 per day for the first 30 days; US\$1,000 per day for additional days

Up to US\$25,000 per surgery, maximum of 2 surgeries per policy year

OUTPATIENT BENEFITS

DESCRIPTION

Outpatient surgery (everything included)

Nurse care at home

Physician and specialist visits (including home visits)

Diagnostic study services (pathology, X-rays, MRI/CT/PET scans, echocardiogram, stress tests, etc.)

Endoscopic procedures

Outpatient prescription medication

Durable medical equipment

Hearing aids (per lifetime)

COVERAGE

Up to US\$25,000 per surgery, maximum of 2 surgeries per policy year

Up to US\$100 per day, maximum of 30 days per policy year

Up to US\$100 per consultation, maximum of 12 consultations per policy year

Up to US\$500 per exam, per insured

Up to US\$500 per exam, per insured

Up to US\$1,000 per insured, per policy year

Up to US\$2,000 per insured, per policy year

Up to US\$1,000 per insured

OTHER BENEFITS

DESCRIPTION

Cancer treatment (chemotherapy and radiotherapy), inpatient or outpatient

Physical therapy and rehabilitation (inpatient or outpatient)

Emergency transportation by ground ambulance

Emergency transportation by air ambulance

Emergency dental coverage (per lifetime)

Organ and tissue transplant

Benefits for live donors

Repatriation of mortal remains

Palliative care for terminal cases

Preventive medical check-up, no deductible (all options)

Second Medical Opinion VIP

COVERAGE

Up to US\$80,000 per insured, per policy year

Up to US\$100 per visit, maximum of 30 visits per policy year

100% UCR, no deductible applies

US\$30,000, no deductible applies

Up to US\$25,000 per insured

- US\$175,000 per diagnostic, per lifetime

- Additional US\$325,000 with optional rider

US\$15,000

Up to US\$7,500 per insured

Up to US\$750 per day, maximum of 120 days

US\$150 per insured

(after a 10-month waiting period)

Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible