



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

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,
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A HEALTH PLAN THAT CROSSES BORDERS

Special VIP covers all your essential health needs and provides an annual coverage of up to US\$2 million. Receive a full range of benefits as well as free choice of doctors and hospitals anywhere outside the United States and 100% coverage in the United States within our "USA Special Network."

DEDUCTIBLE OPTIONS*					
	OPTION I	OPTION II	OPTION III	OPTION IV	OPTION V
Outside USA	US\$500	US\$2,000	US\$5,000	US\$10,000	US\$20,000
Inside USA	US\$1,000				

*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
Maximum coverage per person, per policy year	US\$2,000,000
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 "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% 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 of 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%
Prescription medication	US\$10,000
Nurse care at home	US\$10,000
Preventive health checkup per insured, no deductible (options I & II) (after a 10-month waiting period)	<ul style="list-style-type: none"> • US\$100 up to 17 years old • US\$150 at 18 years and older
Hearing aids (per lifetime)	US\$1,000
Specialized treatments (occupational therapy, autism, sleep apnea and other sleep disorders)	US\$2,000
Alzheimer's	US\$5,000

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/or radiotherapy)	100%
Surgery to reduce the risk of cancer or prophylactic surgery (per lifetime)	US\$20,000 (after a 12-month waiting period)
Dialysis	100%
Prostheses and medical appliances implanted during surgery	100%
Organ transplant (per lifetime)	US\$500,000 (with rider)
Benefits for live donors	US\$30,000 (with rider)
Durable medical equipment	US\$10,000
Physical therapy and rehabilitation	US\$10,000
Congenital conditions diagnosed before age 18 (per lifetime)	US\$500,000
Congenital conditions diagnosed after age 18 (per lifetime)	US\$2,000,000
HIV-AIDS (per lifetime)	US\$250,000 (after a 48-month waiting period)
Bariatric surgery (per lifetime)	US\$5,000 (after a 24-month waiting period)
Surgical treatment of symptomatic foot disorders	100% (after a 24-month waiting period)

MATERNITY BENEFITS	
(10-month waiting period)	
DESCRIPTION	COVERAGE
Maternity (options I & II)	<ul style="list-style-type: none"> • US\$4,000, no deductible applies • Includes extraction and storage of umbilical cord blood stem cells for 1 year
Maternity and newborn complications (options I & II)	US\$500,000 (with rider)
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\$60,000, no deductible applies
Insured's and companion's return ticket after an evacuation by air ambulance	US\$500 per person
Repatriation of mortal remains	US\$20,000

OTHER BENEFITS	
DESCRIPTION	COVERAGE
Hazardous hobbies and sports (non-professional)	US\$250,000
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
Free extended coverage for eligible dependents after policyholder's death	1 year
Deductible elimination/reduction for no claims made	<ul style="list-style-type: none"> • Elimination for 1 year, after the 3rd year without claims (options I, II & III) • Reduction of up to 50% for 1 year after the 3rd year without claims (options IV & V)
Second Medical Opinion VIP	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible