

# EXPAT VIP GOLD

INFORMATIVE BOOKLET

2019 / 2020



VUMI®

## ABOUT VUMI

**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.

VUMI offers a wide array of plans and 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.

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
- In-house administration of benefits and cost control measures
- A strong, stable and well-managed company that cares for your health

Headquartered in Dallas and with six additional offices across the U.S. and Latin America, VUMI is privately owned and is part of a global healthcare management group with more than 30 years of experience in the healthcare industry.

## EXPAT VIP GOLD

**Expat VIP Gold** is a unique health plan that provides worldwide coverage up to US\$4 million. Enjoy free choice of doctors and hospitals around the world – including the United States – and a full range of benefits.

### DEDUCTIBLE OPTIONS\*

OPTION I	OPTION II	OPTION III	OPTION IV	OPTION V
US\$250	US\$500	US\$1,000	US\$2,500	US\$5,000

\*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 each policy.

### GENERAL PLAN INFORMATION

DESCRIPTION	COVERAGE
Geographical coverage	Worldwide (including U.S. coverage)
Maximum coverage per person, per lifetime	US\$4,000,000
Age limit to apply	74
Waiting period	30 days
Coverage inside the U.S.	<ul style="list-style-type: none"> <li>• 80% of covered medical charges, after the deductible, within the "Expat VIP Network"</li> <li>• 60% of covered medical charges, after the deductible, outside the "Expat VIP Network"</li> </ul>
Coverage outside the U.S.	<ul style="list-style-type: none"> <li>• 100%* of covered medical charges, after the deductible, outside the "Expat VIP Premium Providers" list</li> <li>• 60% of covered medical charges, after the deductible, within the "Expat VIP Premium Providers" list</li> </ul>

\*Except alternative medicine benefits which will be covered at eighty percent (80%) up to the benefit maximum.

### INPATIENT BENEFITS

DESCRIPTION	U.S. IN NETWORK	U.S. OUT OF NETWORK	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Adult companion accommodation (related to the hospitalization of a child under the age of 18)	80% up to US\$200 per night, max. of 30 nights	60% up to US\$200 per night, max. of 30 nights	US\$200 per night, max. of 30 nights	60% up to US\$200 per night, max. of 30 nights
Ancillary hospital services (X-rays, medications, bandages, operating room fees, surgical implants)	80%	60%	100%	60%
Extended care facility (max. 30 days)	80%	60%	100%	60%
Intensive Care Unit (ICU)	80%	60%	100%	60%
Physician and specialist visits (max. one visit per day, per specialty)	80%	60%	100%	60%
Pre-admission exams (must be performed before a non-emergency hospitalization)	80%	60%	100%	60%
Standard private or semi-private room	80%	60%	100%	60%

### OUTPATIENT BENEFITS

DESCRIPTION	U.S. IN NETWORK	U.S. OUT OF NETWORK	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Cancer treatment	80%	60%	100%	60%
Chiropractor	80% up to US\$50 per visit	60% up to US\$50 per visit	US\$50 per visit	60% up to US\$50 per visit
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	80%	60%	100%	60%
Emergency room (if not admitted to the hospital, a copayment of US\$250 will apply)	80%	60%	100%	60%
Nurse care at home	80%	60%	100%	60%
Palliative care for terminal cases (max. 180 days)	80%	60%	100%	60%
Physician and specialist visits	80%	60%	100%	60%
Preventive health checkup (after a 12-month waiting period)	80% up to US\$250, no deductible applies	60% up to US\$250, no deductible applies	US\$250, no deductible applies	60% up to US\$250, no deductible applies
Reconstructive surgery (due to a covered injury or illness)	80%	60%	100%	60%
Rehabilitation and therapeutic services (physical, speech and occupational therapy)	80% max. 60 visits	60% max. 60 visits	100% max. 60 visits	60% max. 60 visits

### GENERAL MEDICAL BENEFITS

DESCRIPTION	U.S. IN NETWORK	U.S. OUT OF NETWORK	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Acupuncture and massage therapy**	80% up to US\$150	60% up to US\$150	80% up to US\$150	60% up to US\$150
Aroma and herbal therapy**	80% up to US\$50	60% up to US\$50	80% up to US\$50	60% up to US\$50
Bariatric surgery (after a 24-month waiting period)	80% up to US\$10,000 (per lifetime)	60% up to US\$10,000 (per lifetime)	US\$10,000 (per lifetime)	60% up to US\$10,000 (per lifetime)
Congenital and hereditary conditions	80% up to US\$250,000 (per lifetime)	60% up to US\$250,000 (per lifetime)	US\$250,000 (per lifetime)	60% up to US\$250,000 (per lifetime)
Dialysis	80%	60%	100%	60%
Durable medical equipment	80%	60%	100%	60%
Magnetic therapy**	80% up to US\$75	60% up to US\$75	80% up to US\$75	60% up to US\$75
Organ transplant (after a 12-month waiting period)	80% up to US\$1,000,000 (per lifetime)	Not covered	US\$1,000,000 (per lifetime)	60% up to US\$1,000,000 (per lifetime)
Prescription medication	80% up to US\$20,000	60% up to US\$20,000	US\$20,000	60% up to US\$20,000
Prostheses and medical appliances implanted during surgery	80% up to US\$20,000 per prosthesis (up to US\$40,000 per lifetime)	60% up to US\$20,000 per prosthesis (up to US\$40,000 per lifetime)	US\$20,000 per prosthesis (up to US\$40,000 per lifetime)	60% up to US\$20,000 per prosthesis (up to US\$40,000 per lifetime)
Psychotherapy and mental health (after a 12-month waiting period; coverage limits apply to inpatient and outpatient visits combined)	80% up to US\$10,000	60% up to US\$10,000	US\$10,000	60% up to US\$10,000
Surgery and primary surgeon fees	80%	60%	100%	60%
Surgery – anesthesiologist fees	30% of the primary surgeon approved fees			
Surgery – assistant surgeon fees	20% of the primary surgeon approved fees			
Vitamin therapy**	80% up to US\$100	60% up to US\$100	80% up to US\$100	60% up to US\$100

\*\*Alternative medicine benefits.

### MATERNITY BENEFITS\*\*

DESCRIPTION	U.S. IN NETWORK	U.S. OUT OF NETWORK	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Cesarean delivery	80% up to US\$7,500	60% up to US\$7,500	US\$7,500	60% up to US\$7,500
Maternity and newborn complications	80% up to US\$50,000 (per lifetime)	60% up to US\$50,000 (per lifetime)	US\$50,000 (per lifetime)	60% up to US\$50,000 (per lifetime)
Normal delivery (prenatal and postnatal care)	80% up to US\$5,000	60% up to US\$5,000	US\$5,000	60% up to US\$5,000

\*\*After a 10-month waiting period. This benefit is only available for Options I, II, III and IV. Coverage up to the limits above is for the insured female policy holder or insured dependent spouse only. The lifetime maximum of US\$50,000 combines coverage for all maternity benefits (including newborn complications).

### MEDICAL EVACUATION BENEFITS

DESCRIPTION	U.S. IN NETWORK	U.S. OUT OF NETWORK	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Emergency transportation by air ambulance	100%, no deductible applies			
Emergency transportation by ground ambulance	100%			
Emergency transportation for one companion	80% up to US\$10,000 (per lifetime), no deductible applies	60% up to US\$10,000 (per lifetime), no deductible applies	US\$10,000 (per lifetime), no deductible applies	60% up to US\$10,000 (per lifetime), no deductible applies
Insured's return ticket (economy class, for specific medical conditions)	80% up to US\$1,000	60% up to US\$1,000	US\$1,000	60% up to US\$1,000
Repatriation of mortal remains or local burial	80% up to US\$25,000 (per lifetime), no deductible applies	60% up to US\$25,000 (per lifetime), no deductible applies	US\$25,000 (per lifetime), no deductible applies	60% up to US\$25,000 (per lifetime), no deductible applies

### OTHER BENEFITS

DESCRIPTION	U.S. IN NETWORK	U.S. OUT OF NETWORK	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Emergency dental coverage due to a covered accident	80% up to US\$20,000	60% up to US\$20,000	US\$20,000	60% up to US\$20,000
Emergency dental coverage due to sudden unexpected pain	80%, no deductible applies	60%, no deductible applies	100%, no deductible applies	60%, no deductible applies
Hazardous hobbies and sports (non-professional)	80% up to US\$250,000 (per lifetime)	60% up to US\$250,000 (per lifetime)	US\$250,000 (per lifetime)	60% up to US\$250,000 (per lifetime)
Serious accident	100%, no deductible applies			
Second Medical Opinion VIP	100%, no deductible applies			

\*Excluding the U.S.

The contents of this booklet are for informative purposes only. The benefits are governed by the terms described in the Conditions of Coverage of the policy. Unless otherwise stated, the benefits are offered on a per insured / per policy year basis in which the chosen deductible applies. All amounts are in US dollars (USD). The benefits are limited to the medical expenses covered under the policy and are subject to the usual, customary and reasonable expenses (UCR) for the geographic area where the expenses were incurred.

**VIP Universal Medical Insurance Group, Ltd.**

Insurance company registered in the Turks & Caicos Islands, a British Overseas Territory.  
Administration services provided by VIP Universal Medical Insurance Group, LLC,  
a company registered in Dallas, Texas, U.S.A.