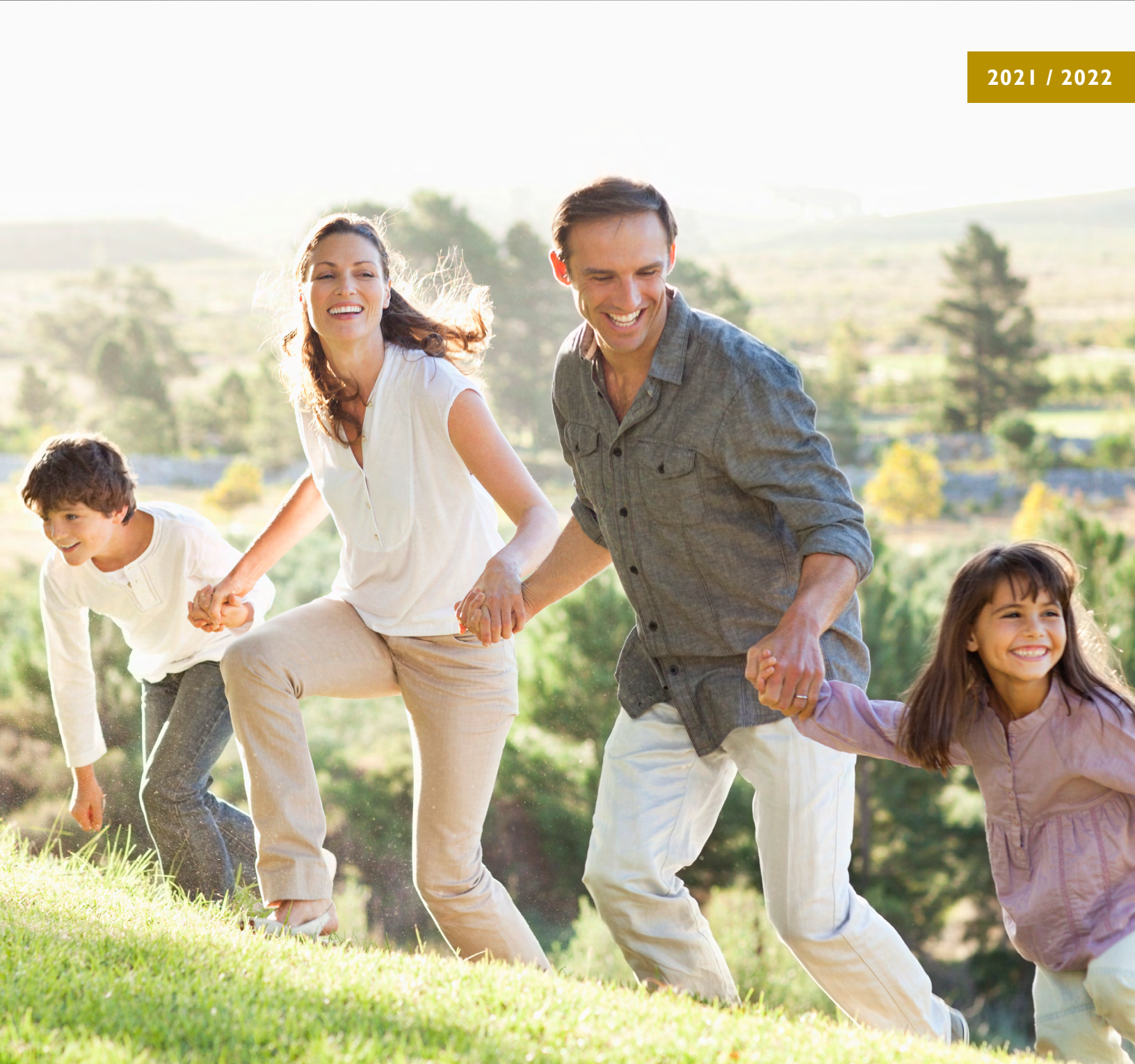


# EXPAT VIP GOLD

CONDITIONS OF COVERAGE

2021 / 2022



VUMI<sup>®</sup>





## WELCOME TO VUMI®

We are pleased you've chosen VUMI® for you and your family. We know you'll find it to be the most innovative and comprehensive international health insurance coverage. All of our plans come with our exclusive VIP Medical Service®, which includes access to the Second Medical Opinion VIP®, Global Telemedicine and Doctors Visits at Home\*.

The purpose of this document is to offer you a detailed guide of your coverage. The document is divided into nine sections that define the eligibility requirements and the benefits, their scope and duration, as well as the exclusions of your policy. You will also find general information about the administrative processes, your obligations as an insured, and definitions that will help you better understand the functionality and the benefits of your policy.

With our insurance coverage, you will have the peace of mind, knowing your and your family's health is in the best hands - 24 hours a day, anywhere in the world. Our products are backed by a strong global company with an extensive providers' network and exclusive VIP Medical Service® to guide you when you need it most.

Once again, welcome to VUMI®.

*David A. Rendall*

**David A. Rendall**

President & CEO

VIP Universal Medical Insurance Group, Ltd.

\*Where available.

## TABLE OF BENEFITS

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 U.S. 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.

### DEDUCTIBLE OPTIONS\*

OPTION I	OPTION II
US\$2,500	US\$5,000

\*Only one (1) Deductible per person, per Policy Year applies. For family Policies, a maximum of two (2) Deductibles accumulated per Policy, per Policy Year will be applied.

### GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
Geographical coverage	Worldwide (excluding the U.S.): <ul style="list-style-type: none"> <li>• 100% UCR* 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>
Maximum coverage per person, per Lifetime	US\$4,000,000
Age limit to apply	Up to 74 years old
Waiting Period	30 days

### INPATIENT BENEFITS

BENEFIT	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Adult companion accommodation expenses (of a hospitalized Insured under 18 years old)	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)	100% UCR	60%
Extended care facility	100% UCR, max. of 30 days	60%, max. of 30 days
Intensive Care Unit (ICU)	100% UCR	60%
Physician and specialist visits (max. 1 visit per day, per specialty)	100% UCR	60%
Pre-admission exams (must be performed before a non-Emergency Hospitalization)	100% UCR	60%
Standard Private or Semi-Private Hospital Room	100% UCR	60%

**OUTPATIENT BENEFITS**

BENEFIT	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Oncology: cancer treatment	100% UCR	60%
Chiropractor	US\$50 per visit	60% up to US\$50 per visit
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100% UCR	60%
Emergency room care (if not admitted to the Hospital, a copayment of US\$250 will apply)	100% UCR	60%
Nurse or Therapist care at home	100% UCR	60%
Palliative Care	100% UCR, max. of 180 days	60%, max. of 180 days
Physician and specialist visits	100% UCR	60%
Reconstructive surgery after a covered Accident or Illness	100% UCR	60%
Rehabilitation and therapeutic services (physical, speech and occupational therapy)	100% UCR max. 60 visits	60% max. 60 visits

**GENERAL MEDICAL BENEFITS**

BENEFIT	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Bariatric surgery (after a 24-month Waiting Period)	US\$10,000 (per Lifetime)	60% up to US\$10,000 (per Lifetime)
Congenital and Hereditary Conditions	US\$250,000 (per Lifetime)	60% up to US\$250,000 (per Lifetime)
Dialysis services	100% UCR	60%
Durable Medical Equipment	100% UCR	60%
Organ transplant (after a 12-month Waiting Period)	US\$1,000,000 (per Lifetime)	60% up to US\$1,000,000 (per Lifetime)
Prescription Medication	US\$20,000	60% up to US\$20,000
Prostheses and medical appliances implanted during surgery	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)
Surgery and primary surgeon fees	100% UCR	60%
Surgery – Anesthesiologist fees	30% of the primary surgeon approved fees	
Surgery – Assistant Surgeon Fees	20% of the primary surgeon approved fees	

**MEDICAL EVACUATION BENEFITS**

BENEFIT	WORLDWIDE*	
	OUTSIDE EXPAT VIP PREMIUM PROVIDERS	INSIDE EXPAT VIP PREMIUM PROVIDERS
Emergency transportation by Air Ambulance	100% UCR, no Deductible applies	
Emergency transportation by Ground Ambulance	100% UCR	
Emergency transportation for 1 companion	US\$10,000 (per Lifetime), no Deductible applies	60% up to US\$10,000 (per Lifetime), no Deductible applies
Cost of return ticket for the Insured after an evacuation by Air Ambulance (economy class, for specific medical conditions)	US\$1,000	60% up to US\$1,000
Repatriation, cremation or local burial of mortal remains	US\$25,000 (per Lifetime), no Deductible applies	60% up to US\$25,000 (per Lifetime), no Deductible applies

**OTHER BENEFITS**

BENEFIT	WORLDWIDE*	
	OUTSIDE EXPAT VIP PREMIUM PROVIDERS	INSIDE EXPAT VIP PREMIUM PROVIDERS
Emergency dental coverage	US\$20,000 for treatment within the first 180 days of the covered Accident	60% up to US\$20,000 for treatment within the first 180 days of the covered Accident
Injuries during the training or practice of Hazardous Hobbies and Sports (non-professional)	US\$250,000 (per Lifetime)	60% up to US\$250,000 (per Lifetime)
Second Medical Opinion VIP®	100% UCR, no Deductible applies	

\*Excluding the U.S.

**All benefits with one hundred percent (100%) coverage are for services rendered outside the Expat VIP Premium Providers list. Treatments in any provider within the Expat VIP Premium Providers list will be covered at sixty percent (60%). Capitalized words are defined terms of special relevance and meaning in this document.**



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

Insurance company registered in Turks & Caicos Islands, a British Overseas Territory.  
Administration services provided by VIP Administration Services, LLC  
incorporated in Dallas, Texas, USA.

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