



☐☐☐ **BEST DOCTORS INSURANCE LIMITED**

PREMIERPLUS™
EFFECTIVE 1 JANUARY 2009

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☐☐☐ **KEY BENEFITS**

Item/Service	What's covered (once deductible has been met)
Maximum benefit	♦ \$2,000,000 per person
Eligibility	♦ Up to age 70
Renewal	♦ Lifetime guarantee
Coverage	♦ Worldwide
Standard room	♦ 100% with no limit as to the number of days
Intensive care unit	♦ 100% with no limit as to the number of days
Temporary emergency cover	♦ \$25,000 for accidents occurred from the moment the application is approved and the payment is received, until the effective day or 60 days later, whichever date comes first
Surgery and outpatient surgery	♦ 100%
Emergency room	♦ 100%
Diagnostic services	♦ 100%
Cancer treatment (chemotherapy/radiation therapy)	♦ 100%
Dialysis	♦ 100%
Maternity	♦ \$5,000 per event, no deductible applies (option I, II and III only)
Inclusion of newborn	♦ Automatically included without underwriting if born from a covered maternity
Congenital conditions	♦ \$350,000 per lifetime when symptoms are manifested before age 18 ♦ \$1,000,000 per lifetime when symptoms are manifested after age 18
Transplants	♦ \$1,000,000 lifetime maximum and \$20,000 for living donor
Physical therapy/rehabilitation	♦ 100%
Durable medical equipment	♦ 100%
Prescribed drugs	♦ 100%
Treatment of allergies	♦ 100%
AIDS	♦ \$250,000 lifetime maximum
Air ambulance	♦ \$50,000
Ground ambulance	♦ Unlimited
Repatriation	♦ \$5,000 in the event of death resulting from a covered hospitalization within the air ambulance benefit

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Item/Service	What's covered (once deductible has been met)
Additional benefit	<ul style="list-style-type: none">In the event of death of the primary member, the dependents thereof will have free coverage for a period of two years, subsequent to the last paid period
Unique services	<ul style="list-style-type: none">InterConsultation™: Confirmation of diagnosis and recommendation of the best treatment and specialists. Access to this benefit available regardless of deductible level or any exclusion you may have.Personalized Services: Coordination of medical appointments, hospital admission, travel arrangements and accommodations when services are rendered outside of the Insured's country of residence. The Insured is responsible for all travel and accommodation costs

☐☐☐ DEDUCTIBLES

Inside the USA	Outside the USA	Things you should know
\$1,250	\$500	<ul style="list-style-type: none">Unless otherwise shown, benefits are per person, per policy year. All benefits are in US Dollars (USD)
\$2,500	\$1,000	<ul style="list-style-type: none">Cumulative deductible per person, per year. Maximum two deductibles per family. No coinsurance applies
\$5,000	\$5,000	<ul style="list-style-type: none">Costs are subject to being usual, customary and reasonable for the procedure and territory
\$10,000	\$10,000	
\$20,000	\$20,000	

☐☐☐ ADDITIONAL COVER (RIDERS)

Maternity complications	<ul style="list-style-type: none">Up to \$500,000 lifetime cover with an annual premium of \$225
CriticalSelect™ Eligibility: Age 3-59, renewable cover up to age 65	<ul style="list-style-type: none">Choose between \$25,000 or \$50,000 lump-sum payment to cover immediate or unexpected expenses, existing debts and lifestyle changes you might need to make if faced with a critical illnessCovered conditions and surgeries: cancer, stroke, heart attack, (myocardial infarction), coronary artery by-pass surgery, kidney/renal failure, multiple sclerosis, benign brain tumor, paralysis (paraplegia), organ transplant (kidney, heart, lung, liver, pancreas or bone marrow), blindness, deafness

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Best Doctors, Inc., of Boston, Massachusetts, partners with top reinsurers rated A.M. Best, including Munich Re.

Best Doctors was founded with one goal – to help people like you to afford the best medical care and to be sure they receive the right diagnosis and treatment every time. To achieve this goal, we have developed exceptional medical insurance. Best Doctors Insurance Limited, our subsidiary, has created plans that are easy to understand, easy to use and, most importantly, they are designed to give you benefits that make a real difference. We work with the world's leading medical experts and institutions and continually do more to offer certainty and confidence to the 15 million people in 30 countries who rely on us for the very best medical care.

The insurance policy is issued by Best Doctors Insurance Limited, a Bermuda company. Insurance administration services provided by Best Doctors, Inc. on behalf of Best Doctors Insurance Limited.
www.bestdoctors.com

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