



**YOUR GLOBAL
PEACE OF MIND**

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ABOUT VUMI

VIP Universal Medical Insurance Group, Ltd. (VUMI) is an international insurance company that offers a wide range of products and medical services to individuals and companies worldwide. Born from a dedication to service and with the VIP service concept embedded in the company name, VUMI is committed to treating every client like a VIP.

Headquartered in Dallas, Texas, and with additional offices across the United States and Latin America, VUMI is part of an international healthcare group with more than 30 years of industry experience. All VUMI products are reinsured by PartnerRe, one of the biggest and most well renowned global reinsurance firms. PartnerRe's strong credit ratings paired with VUMI's robust experience in the healthcare industry provides you with strength and protection that you can trust.

VUMI's **Expat VIP** plans come with the following exclusive advantages:

- Worldwide coverage, including a U.S. network, U.S. out-of-network coverage and free choice outside the U.S.
- Access to 800,000 renowned medical providers and 7,000 hospitals globally
- A wide range of premium products and services
- Guaranteed renewability for life
- A highly dedicated and responsible team that understands your needs
- Wellness benefits, which include preventive care, bariatric surgery and more
- 24/7 VIP customer service in your language of choice

VUMI is uniquely positioned to offer you the health care you deserve, no matter where you are in the world.



WHY VUMI?

COMPREHENSIVE HEALTHCARE PLANS

VUMI's comprehensive healthcare coverage is trusted by individuals with a wide array of nationalities residing in more than 150 countries. Serving both locals and expatriates, VUMI provides global citizens the security of a complete healthcare plan accessible from anywhere in the world. With any VUMI plan, you will enjoy the following benefits:

- 24/7 customer service
- Guaranteed lifetime renewal
- Repatriation of mortal remains
- Electronic claims submission
- Emergency transportation by air and ground ambulance
- Healthcare coverage no matter where you are in the world
- A strong global network
- Products reinsured by PartnerRe

THE VIP HEALTHCARE YOU DESERVE

At VUMI, every client is a VIP. VUMI's medical team follows a rigorous VIP protocol that can be activated at any time. This ensures that you receive support every step of the way, anywhere in the world, and have access to the best medical treatments for your health needs.

COMMITMENT TO CLIENT SATISFACTION

VUMI offers a wide array of services and benefits, giving you the peace of mind that you are covered anytime, anywhere. VUMI's multilingual team is also available to help you 24/7.

A STRONG GLOBAL NETWORK

VUMI offers free choice of doctors and hospitals outside the U.S. This gives you access to more than 800,000 providers and 7,000 hospitals in more than 100 countries around the world, ensuring that you will have the highest quality of care.

You also have the option to include U.S. coverage in your plan, which includes access to VUMI's exclusive Expat VIP Network. Additionally, all Expat VIP plans with U.S. coverage include some out-of-network coverage for certain medical services provided by doctors and hospitals within the U.S.



STRENGTH & PROTECTION YOU CAN TRUST

All VUMI products are reinsured by PartnerRe, a leading global reinsurance company with more than 20 years of experience providing multiline reinsurance to major companies worldwide.

PartnerRe



CREDIT RATINGS

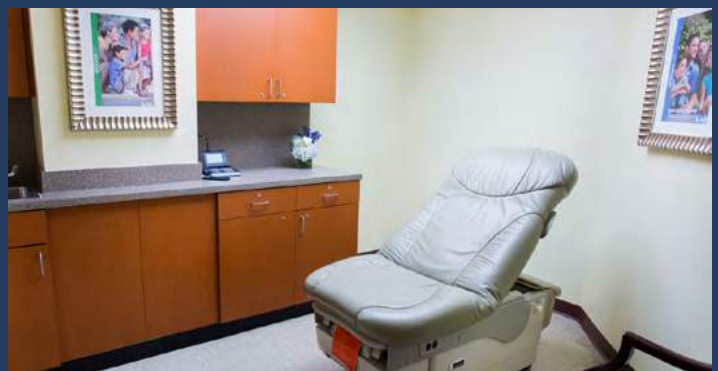
A.M Best	A
Moody's	A1
Standard & Poor's	A+
Fitch	A+



PARTNERSHIP WITH **JACKSON HEALTH**

VUMI understands how stressful it is to be away from home to receive quality healthcare. Because of this, VUMI has partnered with Jackson Health System to provide the VUMI International Patient Reception Center at Jackson Memorial Hospital in Miami, Florida. This strategic alliance is part of VUMI's VIP service commitment to you and your family so that you can receive the highest quality of patient support

every step of the way during your treatment. The center serves as an exclusive oasis where you and your family can enjoy features such as first-class hospital amenities in addition to luxurious waiting areas, a full service business center and private examination rooms. Additionally, hospitality coordinators at the center are available 24 hours a day, seven days a week to assist with every aspect of your stay.





VIP SERVICE

COMPREHENSIVE MEDICAL COORDINATION

VUMI is available to guide you 24 hours a day, 365 days a year no matter where you are in the world. VUMI assists with every aspect of your treatment, from coordinating appointments with your doctor to ensuring that you have all the information you need to authorize a medical procedure. In case of an emergency, VUMI communicates with the hospital and provides all the information required so that you can receive treatment as soon as possible.

VUMI also offers assistance with finding companion accommodation if required, ensuring that you will have the support of your loved ones during a medical crisis.

EXTENSIVE HEALTHCARE EXPERIENCE

As part of an international healthcare group with more than 30 years of experience, VUMI understands every facet of the medical process, from underwriting and claims processing to working with providers on direct billing, authorizations and other issues. VUMI also has extensive experience working with doctors and hospitals both in the U.S. and abroad, within our network and otherwise, so you can focus on your treatment and recovery instead of worrying about dealing with healthcare administrators.

MYVUMI PORTAL

VUMI is committed to ensuring that you and your family can manage your health care in the most convenient way possible. With any VUMI Expat VIP plan, you and your family members will have access to the **MyVUMI** portal, which allows you to:

- Get a digital copy of your ID card
- Review plan documents
- Extend or cancel your policy
- Submit claims
- Contact VUMI

MyVUMI is available online at www.myvumiportal.com or as a mobile application on the Apple® App Store® or Google Play™.





OVERVIEW OF **EXPAT VIP PLANS**



EXPAT VIP PLATINUM

Expat VIP Platinum is VUMI's most comprehensive plan for expatriates, giving you access to a U.S. network with thousands of providers, coverage for out-of-network U.S. providers, and free choice of doctors and hospitals abroad. With up to US\$7 million in coverage for medical expenses, you can enjoy a full range of coverage for inpatient and outpatient services in addition to routine vision and dental care, acupuncture and massage therapy, bariatric surgery, organ transplants, and more.



EXPAT VIP GOLD

Expat VIP Gold is an innovative plan that provides up to US\$4 million in coverage in addition to a large U.S. network and free choice of doctors and hospitals abroad. Covered services include emergency dental coverage, treatments for congenital and hereditary conditions, prosthetic limbs, complementary therapy such as physical and occupational therapy, alternative therapy, and more.



EXPAT VIP BRONZE

Expat VIP Bronze covers all your essential health needs and includes up to US\$1.5 million in coverage along with access to a U.S. provider network and free choice of international providers. This plan includes coverage for preventive health check-ups, mental health services, hospitalization, medical evacuation, and more.

PLAN COMPARISON: NON-U.S. COVERAGE



This comparison is for informative purposes only.

For complete plan details including waiting periods, exclusions and other details, see the Conditions of Coverage for each plan.



MEDICAL BENEFITS OUTSIDE THE U.S.		EXPAT VIP PLATINUM	EXPAT VIP GOLD	EXPAT VIP BRONZE
GENERAL INFO	Maximum coverage per person	US\$7,000,000 ¹	US\$4,000,000 ¹	US\$1,500,000 ¹
	Age limit to apply	74 years old	74 years old	74 years old
	Waiting period	30 days	30 days	30 days
	Coinsurance limit (after deductible)	No coinsurance applies	No coinsurance applies	No coinsurance applies
INPATIENT	Adult companion accommodation	US\$350 per night, max. of 30 nights	US\$200 per night, max. of 30 nights	US\$100 per night, max. of 30 nights
	Intensive Care Unit (ICU)	100%	100%	US\$1,500 per day
	Physician and specialist visits	100%	100%	100%
	Standard hospital room	100%	100%	US\$600 per day
OUTPATIENT	Cancer treatment	100%	100%	100%
	Chiropractor	US\$50 ³	US\$50 ³	US\$50 ³
	Emergency room services	100%	100%	100%
	Physician and specialist visits	100%	100%	US\$70 ³
	Preventive health checkup (adults)	US\$500 ⁴	US\$250 ⁴	US\$100 ⁴
	Preventive health checkup (children)	US\$400 ⁴	US\$250 ⁴	US\$200 ⁴
	Reconstructive surgery	100%	100%	100%
	Rehabilitation and therapy	100%	Max. 60 visits	Max. 30 visits
	Acupuncture and massage therapy	80% up to US\$150	80% up to US\$150	Not covered
	Aroma and herbal therapy	80% up to US\$50	80% up to US\$50	Not covered
GENERAL MEDICAL BENEFITS	Bariatric surgery	US\$15,000 ¹	US\$10,000 ¹	US\$5,000 ¹
	Congenital / hereditary conditions	US\$250,000 ¹	US\$250,000 ¹	US\$250,000 ¹
	Magnetic therapy	80% up to US\$75	80% up to US\$75	Not covered
	Organ transplant	US\$2,000,000 ¹	US\$1,000,000 ¹	US\$250,000 ¹
	Prescription medication	US\$30,000	US\$20,000	US\$20,000
	Prostheses and medical appliances implanted during surgery	US\$30,000 per prosthesis (up to US\$60,000 per lifetime)	US\$20,000 per prosthesis (up to US\$40,000 per lifetime)	US\$10,000 per prosthesis (up to US\$20,000 per lifetime)
	Psychotherapy and mental health	US\$50,000 ¹	US\$10,000 ¹	US\$60 per visit
	Surgery and primary surgeon fees	100%	100%	100%
	Vitamin therapy	80% up to US\$100	80% up to US\$100	Not covered
	Cesarean delivery	US\$75,000 ¹	US\$7,500 ²	US\$5,000 ²
MATERNITY	Complications	US\$75,000 ¹	US\$50,000 ¹	US\$50,000 ¹
	Normal delivery	US\$75,000 ¹	US\$5,000 ²	US\$4,000 ²
	Air ambulance	100% ⁴	100% ⁴	US\$50,000 ⁴
MED. EVACUATION	Ground ambulance	100%	100%	US\$1,500 per event
	Companion transportation	US\$15,000 ^{1&4}	US\$10,000 ^{1&4}	Not covered
	Insured's return ticket	US\$1,500	US\$1,000	US\$500
	Repatriation of mortal remains	US\$50,000 ^{1&4}	US\$25,000 ^{1&4}	US\$25,000 ^{1&4}
	Preventive dental care	90% up to US\$700 ⁴	Not covered	Not covered
OTHER BENEFITS	Emergency dental care (sudden pain)	100% ⁴	100% ⁴	Not covered
	Eye examination	US\$125 (max. of 1 exam every 2 years)	Not covered	Not covered
	Eyeglasses or contact lenses	US\$175 (max. of 1 set every 2 years)	Not covered	Not covered
	Hazardous hobbies and sports	US\$250,000 ¹	US\$250,000 ¹	US\$50,000 ¹

Coverage amounts listed above is per person, per policy year unless otherwise stated.

¹ per lifetime; ² coverage limits apply (see Conditions of Coverage); ³ per visit; ⁴ no deductible applies

CUSTOMER SUPPORT

SUPPORT EVERY STEP OF THE WAY

VUMI is committed to providing you the highest quality of service during every aspect of your medical treatment.

Notifications

You must notify VUMI of all outpatient and inpatient treatments at least 72 hours ahead of time. This notification gives the VUMI team the opportunity to maximize the assistance provided to you. Some of the ways that VUMI can help you is by providing suggestions about medical providers, logistical support in finding travel and accommodations if required, and, when possible, direct payment to your preferred hospital or doctor, reducing the possibility of an unexpected out-of-pocket expense.

Direct Payment

To make the payment process as easy as possible for you and your family, VUMI will make payments directly to physicians and hospitals worldwide for covered expenses. When this is not possible, VUMI will reimburse the costs directly to you according to the fees that are usual, customary and reasonable.

EMERGENCY MEDICAL ASSISTANCE

VUMI is available 24 hours a day, seven days a week, 365 days a year to help you with all your medical needs. If an emergency strikes, VUMI's highly experienced medical coordinators will be available to arrange medical treatment with your hospital or healthcare provider and help you with every aspect of your care. VUMI is here to help you when you need it most.



VIP Universal Medical Insurance Group, Ltd.

Insurance company registered in the Turks & Caicos Islands, a British Overseas Territory.

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