

GLOBAL FLEX VIP ULTRA

INDIVIDUAL AND FAMILY INFORMATIVE BOOKLET



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 and corporate clients residing around the world.

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.

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, Texas, USA and with additional offices across the United States, Canada, United Arab Emirates and across 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.

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SUMMARY OF BENEFITS

Unless otherwise stated, the benefits are offered on a per insured/per policy year basis in which the chosen deductible or out-patient per visit excess and co-insurance 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, OUT-PATIENT PER VISIT EXCESS AND OUT-PATIENT CO-INSURANCE OPTIONS

OPTION I	OPTION II	OPTION III	OPTION IV	OPTION V	OPTION VI	OPTION VII
US\$0 deductible	US\$1,000 deductible	US\$2,000 deductible	US\$5,000 deductible	US\$10,000 deductible	US\$15,000 deductible	US\$20,000 deductible
OPTION VIII	OPTION IX	OPTION X	OPTION XI	OPTION XII		
US\$15 out-patient per visit excess	US\$30 out-patient per visit excess	10% out-patient co-insurance, up to a maximum out of pocket of US\$2,000	20% out-patient co-insurance, up to a maximum out of pocket of US\$4,000	30% out-patient co-insurance, up to a maximum out of pocket of US\$6,000		

GENERAL PLAN INFORMATION

DESCRIPTION	COVERAGE
Maximum cover per person, per policy year	US\$4,500,000
Age limit to apply	Up to 74 years

GENERAL PLAN INFORMATION

DESCRIPTION	COVERAGE
Geographical cover options	<p>The policyholder can choose geographical area of cover restrictions as follows:</p> <p><i>Any treatment received outside the geographic area of coverage is limited to the emergency non-elective treatment benefit.</i></p> <ul style="list-style-type: none"> • Worldwide including USA elective treatment • Worldwide excluding USA • Africa area of cover restriction For insureds residing in Africa, the area of cover will be restricted to: Africa, India, Pakistan, Sri Lanka, Bangladesh, Jordan, Lebanon, Mainland China, and the Philippines. • S.E. Asia area of cover restriction For insureds residing in Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Thailand, Timor-Leste (East Timor) and Vietnam, the S.E. area of cover restriction will include Singapore but exclude Mainland China, Hong Kong, Japan and South Korea.

INPATIENT BENEFITS

DESCRIPTION	COVERAGE
Adult companion accommodation (related to a covered hospitalisation of an insured child under age 18)	Up to policy maximum
Psychiatric treatment	Up to policy maximum, max. of 30 days
Standard private room (room and board)	100% UCR, up to policy maximum

OUTPATIENT BENEFITS

DESCRIPTION	COVERAGE
Complementary therapy including physiotherapy, traditional chinese medicine (TCM) and ayurvedic treatment	Up to policy maximum, pre-authorisation required after 10 sessions
Day-care treatment	Up to policy maximum
General practitioner and specialist fees	Up to policy maximum
Hormone replacement therapy to relieve the symptoms of menopause	Up to US\$350
Nursing care at home	Up to policy maximum, max. of 120 days
Out-patient surgery	Up to policy maximum
Prescription drugs	Up to policy maximum
Psychiatric treatment	Up to US\$7,500
Travel vaccinations and preventive medication e.g. against malaria	Up to US\$350

MATERNITY BENEFITS

DESCRIPTION	COVERAGE
Maternity and birth complications	Up to policy maximum

MATERNITY BENEFITS

DESCRIPTION	COVERAGE
Maternity care	Up to US\$15,000
New-born cover	Up to US\$125,000

MEDICAL EVACUATION BENEFITS

DESCRIPTION	COVERAGE
Emergency transportation by air ambulance & emergency medical evacuation	Up to policy maximum
Repatriation of mortal remains	Up to policy maximum, US\$15,000 for burial or cremation costs

GENERAL BENEFITS (The following benefits offer the same cover for both inpatient and out-patient procedures)

DESCRIPTION	COVERAGE
Congenital conditions after 30 days from birth	Up to US\$125,000
Congenital conditions from birth up to 30 days	Covered under the newborn benefit
Diagnostic study services (laboratory tests, X-rays, CT, PET and MRI scans)	Up to policy maximum
External prostheses	Up to US\$2,500 per policy year
HIV-AIDS treatment	Up to US\$50,000
Oncology treatments (cancer tests, drugs and treatment)	Up to policy maximum
Organ Transplant (per organ/tissue, per lifetime)	Full refund including US\$50,000 for donor costs
Prescribed physical therapy and rehabilitation	Up to policy maximum, max. of 120 days per medical condition
Reconstructive surgery	Up to policy maximum
Renal failure and dialysis	Up to policy maximum
Routine management of chronic conditions	Up to policy maximum
Surgical procedures	Up to policy maximum
Terminal illness / palliative care	Up to US\$125,000 per lifetime

OTHER BENEFITS

DESCRIPTION	COVERAGE
Emergency dental treatment	Up to policy maximum
Emergency non-elective treatment outside the geographical area of coverage	<ul style="list-style-type: none"> • Up to policy maximum for injuries • Up to US\$50,000 for illnesses • Up to US\$500 for out-patient hospital visits
Emergency transportation by ground ambulance	Up to policy maximum
Hospital cash benefit	Up to US\$400 per night, max. of 30 nights
Passive war and terrorism	Up to policy maximum

OTHER BENEFITS

DESCRIPTION	COVERAGE
Routine and major dental treatment cover	Up to US\$1,000 for routine and up to US\$2,000 for complex, subject to a 20% co-insurance
Second Medical Opinion VIP	Access to the medical opinion of internationally renowned experts from around the world regarding a condition (no deductible applies)

OPTIONAL ADDITIONAL COVERAGE

DESCRIPTION	COVERAGE
Evacuation to country of choice, country of residence or home country	Up to policy maximum
Non-emergency evacuation	Up to US\$2,000
USA elective treatment (only available for Insureds who chose the worldwide including USA elective treatment geographical area of cover)	Up to US\$3,000,000
Wellness and optical	<ul style="list-style-type: none"> • Option I - US\$500 • Option II - US\$1,000

WAITING PERIODS

DESCRIPTION	COVERAGE
Dental	9 months
HIV-AIDS	36 months
Maternity and new-born complications	12 months
Maternity care	12 months



VIP Universal Medical Insurance Group, Ltd.

Insurance company registered in Turks & Caicos Islands, a British Overseas Territory
Administration services provided by VUMI Global Services FZ-LLC

Office 103, Building 7, Dubai Outsource City, Dubai, United Arab Emirates, PO Box. 345807

Phone number: + 971 4 5732900

Fax number: + 971 4 5141689

info@vumigroup.com • www.vumiglobal.com