

DIRECT VIP

PLAN OVERVIEW

2022 / 2023



VUMI[®]

ABOUT VUMI®

VUMI® Group offers exclusive major medical insurance plans and VIP medical services to individuals, corporate clients and expatriates residing around the world.

With a variety of plans to choose from, 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.

VUMI® is privately owned and part of a global healthcare management group with over 35 years of experience in the healthcare industry.

DIRECT VIP

Direct VIP is a unique plan that covers hospitalization and inpatient treatment, intensive care unit, physician fees, plus air and ground ambulance. It also covers some of the main outpatient treatments, including chemotherapy, dialysis, pre-admission consultations and exams, and more.

Direct VIP 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
- Management and medical teams who fully understand your culture and speak your language
- Second Medical Opinion VIP®, Global Telemedicine and Home Medical Visits* included in all plans
- In-house administration of benefits and cost control measures
- A strong, stable and well-managed company that cares for your health
- Renewal guaranteed for life

*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	OPTION III	OPTION IV	OPTION V	OPTION VI
Outside USA	US\$500	US\$2,000	US\$5,000	US\$10,000	US\$20,000	US\$50,000
Inside USA	US\$1,000					

*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. For more information, please refer to the Conditions of Coverage of the policy.

GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
Maximum coverage per person, per policy year	US\$5,000,000

GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
Age limit to apply	Up to 75 years old
Waiting period	30 days
Coverage outside USA	100% UCR with free choice of doctors and hospitals
Coverage inside USA	<ul style="list-style-type: none"> • 100% UCR within the USA Special Network® • Outside the USA Special Network® the coverage will be up to US\$2,000 per day for a standard room and up to US\$4,000 per day for intensive care • Emergency medical treatment will be covered at 100% UCR up to the policy limits

INPATIENT BENEFITS

BENEFIT	COVERAGE	
Standard private/semi-private hospital room	<ul style="list-style-type: none"> • 100% UCR • Outside of the USA Special Network®: US\$2,000 per day 	
Special benefit for suite accommodation (subject to availability)	Up to US\$2,000 per day within the USA Special Network®	
Intensive care unit	<ul style="list-style-type: none"> • 100% UCR • Outside of the USA Special Network®: US\$4,000 per day 	
Emergency room care	100% UCR (if admitted immediately as an inpatient)	
Surgeon and anesthesiologist fees	100% UCR	
Adult companion accommodation expenses	Of a hospitalized insured under 18 years old	US\$175 per night, max. of 30 nights
	Of a hospitalized insured over 18 years old	100% UCR, max. of 21 nights
Prescribed medications while hospitalized	100% UCR	
Prescribed medications following a hospitalization or outpatient surgery	100% UCR for up to 6 months after discharge, max. of US\$3,500 per policy year	
Dialysis services	100% UCR	
Laboratory tests and X-rays	100% UCR	
Oncology: cancer treatment (chemotherapy and/or radiotherapy)	100% UCR	
Physician and specialist visits	100% UCR	
Physical therapy and rehabilitation	100% UCR (during a hospitalization)	
Prostheses and medical appliances implanted during surgery	100% UCR	

INPATIENT BENEFITS

BENEFIT	COVERAGE
Organ transplant (per organ/tissue)	US\$1,100,000 per lifetime Includes US\$60,000 benefit for expenses of the live donor
HIV/AIDS	US\$50,000 (if admitted as an inpatient and after a 12-month waiting period)
Bariatric surgery	US\$10,000 per lifetime (after a 24-month waiting period)

OUTPATIENT BENEFITS

BENEFIT	COVERAGE
Emergency room care for an emergency or serious accident only in Latin America	100% UCR
Oncology: cancer tests, medication and treatment	100% UCR
Diagnostic study services (pathology, X-rays, MRI/CT/PET scans, etc.) Pre-surgical testing only. Pre-authorization required	US\$15,000
Dialysis services	100% UCR
Physician visits for pre-hospitalization and as a follow up to a covered hospitalization	US\$6,000 for up to 10 months from the date of discharge
Outpatient surgery	100% UCR
Physical therapy and rehabilitation	100% UCR, max. of 60 visits (following a covered hospitalization)

OTHER BENEFITS

BENEFIT	COVERAGE
Durable medical equipment	100% UCR (as follow-up care to a covered hospitalization)
Reconstructive surgery after an accident or illness	Up to the benefit limit
Emergency dental coverage	100% UCR for treatment within the first 180 days of the covered accident
Emergency transportation	Ground ambulance 100% UCR, no deductible applies (if admitted immediately as an inpatient)
	Air ambulance 100% UCR, no deductible applies
Nurse or therapist care at home	100% UCR (as follow-up care to a covered hospitalization)
Palliative care	100% UCR
Repatriation or cremation of mortal remains	US\$25,000
Temporary coverage for accidents while application is being underwritten	US\$30,000
Injuries during the training or practice of hazardous hobbies and/or non-professional sports	100% UCR

OTHER BENEFITS

BENEFIT	COVERAGE
Deductible elimination/reduction for no claims made for 3 years	Options I & II: <ul style="list-style-type: none"> • Elimination for 1 year after the 3rd year without claims • Reduction of 50% of the deductible for 1 year after the 3rd year, if the deductible was not met in any of the years Options III, IV & V: <ul style="list-style-type: none"> • Reduction of 50% of the deductible for 1 year after the 3rd year without claims
Travel VIP Light	Up to US\$5,000 for emergency medical treatment abroad (with rider)
Second Medical Opinion VIP®	Access to a second medical opinion of renowned experts from around the world, without deductible

All benefits with 100% coverage are up to the policy limit. Benefits with established coverage will be up to the limits stated in each of them.

VUMI® GROUP

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