

OPTIMUM 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.

OPTIMUM VIP

Optimum VIP provides protection for specific critical illnesses, giving you peace of mind that your unique needs are covered. This plan includes an annual coverage of US\$1 million for eight conditions: neurological diseases, cardiac conditions, cancer; polytrauma, chronic kidney failure, severe burns, septicemia and transplant.

Optimum 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\$1,000	US\$2,000	US\$5,000	US\$10,000	US\$20,000	US\$50,000
Inside USA						

*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
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Maximum coverage per person, per policy year	US\$1,000,000

GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Age limit to apply	Up to 75 years old
Waiting period	30 days
Coverage outside USA	100% UCR with free choice of hospitals and doctors
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 at 60%, with a maximum daily room rate of up to US\$700 for a standard room and up to US\$1,400 for intensive care • Emergency medical treatment will be covered 100% UCR, up to the benefits limits

COVERED CONDITIONS

BENEFIT	COVERAGE
Neurological diseases (including cerebrovascular accidents)	US\$150,000
Cardiac surgery for revascularization and angioplasty	US\$150,000
Cancer (tests, medication, chemotherapy, radiotherapy, surgery for tumor and reconstructive surgery)	US\$200,000
Polytrauma (including rehabilitation)	US\$200,000
Chronic kidney failure (dialysis or hemodialysis)	US\$150,000
Severe burns (including reconstructive surgery)	US\$300,000
Septicemia	US\$150,000
Organ and tissue transplant	US\$500,000 per lifetime Includes US\$50,000 benefit for expenses of the live donor

INPATIENT BENEFITS

BENEFIT	COVERAGE	
(All benefits described only apply to the medical conditions specified under Covered Conditions)		
Intensive care unit	100% UCR	
Adult companion accommodation expenses	Of a hospitalized insured under 18 years old	US\$100 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 for covered conditions	

INPATIENT BENEFITS

BENEFIT	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Physical therapy and rehabilitation	100% UCR for covered conditions

OUTPATIENT BENEFITS

BENEFIT	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Emergency room care	100% UCR
Physician and specialist visits	100% UCR for covered conditions
Physician and specialist home visits	100% UCR for covered conditions
Prescription medication	US\$5,000 for covered conditions
Nurse or therapist care at home	US\$7,000 for covered conditions
Physical therapy and rehabilitation	US\$7,000 for covered conditions

GENERAL BENEFITS

The following benefits offer the same coverage for both inpatient and outpatient procedures.

BENEFIT	COVERAGE	
(All benefits described only apply to the medical conditions specified under Covered Conditions)		
Surgeon and anesthesiologist fees	100% UCR for covered conditions	
Diagnostic study services (laboratory tests, biopsies, X-rays, MRI/CT/PET scans)	100% UCR for covered conditions	
Durable medical equipment	US\$7,000 for covered conditions	
Congenital conditions	Diagnosed before age 18	10% of the benefit for covered conditions, per lifetime
	Diagnosed after age 18	50% of the benefit for covered conditions, per lifetime
Reconstructive surgery after an accident or illness	Up to the benefit limit	

MEDICAL EVACUATION BENEFITS

BENEFIT	COVERAGE	
(All benefits described only apply to the medical conditions specified under Covered Conditions)		
Emergency transportation	Ground ambulance	100% UCR for covered conditions, without deductible
	Air ambulance	US\$30,000 for covered conditions, without deductible
Repatriation or cremation of mortal remains	US\$10,000	

OTHER BENEFITS

BENEFIT	COVERAGE
(All benefits described only apply to the medical conditions specified under Covered Conditions)	
Injuries during the training or practice of hazardous hobbies and/or non-professional sports	US\$100,000 per lifetime, for polytrauma or severe burns
Palliative care	100% UCR for covered conditions
Temporary coverage for polytrauma while application is being underwritten	US\$30,000
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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