

GLOBAL **FLEX** VIP SUPERIOR

INDIVIDUAL AND FAMILY INFORMATIVE BOOKLET

JULY 2024 / JUNE 2025



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.

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

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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\$4,000,000
Maximum age to apply for coverage	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. • Asia area of cover restriction For insureds residing in Armenia, Azerbaijan, Brunei, Cambodia, Georgia, Indonesia, Kazakhstan, Kyrgyzstan, Laos, Malaysia, Myanmar, Mongolia, the Philippines, Tajikistan, Thailand, Timor-Leste (East Timor), Turkey, Turkmenistan, Uzbekistan and Vietnam, the Asia area of cover restriction will include Singapore but exclude Mainland China, Hong Kong, Japan, and South Korea. • Indian sub-continent area of cover restriction For insureds residing in Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka the Indian sub-continent area of cover restriction will include all named countries and Singapore.

INPATIENT BENEFITS

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

OUTPATIENT BENEFITS

BENEFITS	COVERAGE
Complementary therapy including physiotherapy, traditional chinese medicine (TCM) and ayurvedic treatment	Up to the maximum benefit, pre-authorisation required after 10 sessions
Day-care treatment	Up to the maximum benefit
General practitioner and specialist fees	Up to the maximum benefit
Hormone replacement therapy to relieve the symptoms of menopause	Up to US\$250
Nursing care at home	Up to the maximum benefit, max. of 90 days
Out-patient surgery	Up to the maximum benefit
Out-patient prescription drugs	Up to the maximum benefit

OUTPATIENT BENEFITS

BENEFITS	COVERAGE
Psychiatric treatment	Up to US\$5,000
Travel vaccinations and preventive medication, e.g., against malaria	Up to US\$250

MATERNITY BENEFITS

BENEFITS	COVERAGE
Maternity and birth complications	Up to the maximum benefit
Maternity care	Up to US\$12,500
Newborn cover	Up to US\$100,000

MEDICAL EVACUATION BENEFITS

BENEFITS	COVERAGE
Emergency transportation by air ambulance & emergency medical evacuation	Up to the maximum benefit
Repatriation of mortal remains	Up to the maximum benefit, US\$10,000 for burial or cremation costs

GENERAL BENEFITS

BENEFITS	COVERAGE
Congenital and/or hereditary conditions after 30 days from birth	Up to US\$100,000
Congenital and/or hereditary 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 the maximum benefit
External prostheses	Up to US\$2,000 per policy year
HIV-AIDS treatment	Up to US\$50,000
Oncology (tests, drugs and treatments approved by the FDA or equivalent domestic/ international regulatory body)	Up to the maximum benefit
Organ transplant (per organ/tissue, per lifetime)	Full refund including US\$50,000 for donor costs
Prescribed physical therapy and rehabilitation	Up to the maximum benefit, max. of 90 days per medical condition
Reconstructive surgery	Up to the maximum benefit
Renal failure and dialysis	Up to the maximum benefit
Routine management of chronic conditions	Up to the maximum benefit
Surgical procedures	Up to the maximum benefit
Terminal illness / palliative care	Up to US\$100,000 per lifetime

OTHER BENEFITS

BENEFITS	COVERAGE
Emergency dental treatment	Up to the maximum benefit
Emergency non-elective treatment outside the geographical area of coverage	<ul style="list-style-type: none"> • Up to the maximum benefit 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 the maximum benefit
Hospital cash benefit	Up to US\$350 per night, max. of 30 nights
Passive war and terrorism	Up to the maximum benefit
Second Medical Opinion VIP®	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, no deductible applies
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

OPTIONAL ADDITIONAL COVERAGE

BENEFITS	COVERAGE
Evacuation to country of choice, country of residence or home country	Up to the maximum benefit
Non-emergency evacuation	Up to US\$2,000
Wellness and optical	<ul style="list-style-type: none"> • Option I - US\$500 • Option II - US\$1,000

WAITING PERIODS

BENEFITS	COVERAGE
HIV-AIDS	36 months
Maternity and newborn complications	12 months
Maternity care	12 months

Effective from 1 July 2024, or after the renewal.

VUMI® GROUP

Administration services provided by VUMI® Global Services FZ-LLC

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