



VUMI

**YOUR GLOBAL
PEACE OF MIND**

CONTENTS

- 1 About Us
- 2 Why VUMI?
- 3 Jackson Health Partnership
- 4 VIP Services
- 5 Overview of Healthcare Plans
- 6 Core Plans
- 7 Customer Support

ABOUT US

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. VUMI was born from a dedication to service; the VIP service concept is embedded in our company name and represents our core mission - to treat every single one of our clients as a VIP.

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

VUMI offers the following exclusive advantages:

- Access to 800,000 renowned medical providers and 7,000 hospitals around the world
- Experience in serving customers in more than 150 countries
- A full range of premium products and services
- Guaranteed renewability for life in all our plans
- A highly dedicated and responsible team that understands your needs and speaks your language of choice
- Personalized service from in-house VUMI doctors who will guide you through the underwriting, claims and Second Medical Opinion VIP processes
- Wellness benefits, which include preventive care, bariatric surgery and more

VUMI is uniquely positioned to offer you the healthcare you deserve, no matter where you are in the world. Your peace of mind is our commitment to you.



WHY VUMI?

COMPREHENSIVE HEALTHCARE PLANS

Our comprehensive healthcare coverage is trusted by individuals with a wide array of nationalities residing in more than 150 countries. We serve both locals and expatriates, providing global citizens the security of a complete healthcare plan accessible from anywhere in the world.

With all of our plans, you 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
- Second Medical Opinion VIP
- Products reinsured by PartnerRe

THE VIP HEALTHCARE YOU DESERVE

At VUMI, every single one of our clients is a VIP. Our medical team follows a rigorous VIP protocol that can be activated anytime so we can help you every step of the way, anywhere in the world, and give you access to the best medical treatments your health needs.

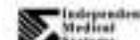
COMMITMENT TO CLIENT SATISFACTION

VUMI offers superior services and benefits, giving you peace of mind that you are covered anytime, anywhere. Our multilingual team is available to help you and give you VIP service 24/7.

A STRONG GLOBAL NETWORK

Our network has more than 800,000 providers and 7,000 hospitals located in more than 100 countries around the world, ensuring that you will have the highest quality of care no matter where you are.

In addition to our proprietary global network, you enjoy extensive coverage in the United States through our partnership with Aetna, which provides you with access to an additional network that includes more than 1.1 million healthcare professionals and 5,500 hospitals across the U.S.



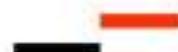
ABILITY TO MAKE INFORMED DECISIONS

Through the Second Medical Opinion VIP, a VUMI doctor will work with you and connect you to leading specialists from around the world so you can make informed decisions about your health.

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

We understand how stressful it is to be away from home to receive quality healthcare. Because of this, we have partnered with Jackson Health System to provide the VUMI International Patient Reception Center at Jackson Memorial Hospital in Miami, Florida. We formed this strategic alliance as part of our 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 is an exclusive oasis that features first-class hospital amenities in addition to luxurious waiting areas, a full service business center and private examination rooms. Hospitality coordinators at the center are available 24 hours a day to assist with every aspect of your stay.





VIP SERVICES

COMPREHENSIVE MEDICAL COORDINATION WITH A HUMAN TOUCH

Our medical team is here to help you and make your treatment as easy as possible. We are available 24 hours a day, 365 days a year to guide you no matter where you are in the world. We provide support in your language of choice throughout all aspects of your treatment, from coordinating appointments with your doctor to ensuring that you have all the information you need to authorize the treatment.

In case of an emergency, we communicate with the hospital and provide all the information they need so that you can receive treatment as soon as possible. We also support your loved ones by helping them find accommodation if needed. Our goal is to ensure a constant flow of communication between you, your healthcare provider and your agent to make your medical experience as stress-free as possible.

SECOND MEDICAL OPINION VIP

To help you make informed decisions, we have partnered with Advance Medical to provide the Second Medical Opinion VIP program to all our insureds. Advance Medical is a leading international organization that provides remote second medical opinions through a network of world renowned medical experts.

The Second Medical Opinion VIP is a complimentary service available in all our plans and gives both you and your physicians access to specialists' opinions on diagnoses and advanced medical treatment options. The most suitable medical professionals for each case are selected, and within a short period of time and without the need to travel, you will know what the world's best experts have to say about your medical condition through a comprehensive report about your case.



OVERVIEW OF HEALTHCARE PLANS



ABSOLUTE VIP

Absolute VIP is our most innovative and comprehensive plan for all your health needs, giving you unlimited coverage, free choice of doctors and hospitals worldwide and superior benefits for maternity, organ and tissue transplant, cancer, podiatric treatments, bariatric surgery and more.



UNIVERSAL VIP

Universal VIP is our most complete plan with an annual coverage of US \$5 million and free choice of medical providers worldwide. Enjoy extensive benefits for inpatient and outpatient procedures, maternity, organ and tissue transplant, HIV/AIDS, preventive check-ups and more.



SPECIAL VIP

Special VIP covers all your essential health needs and provides an annual coverage of up to US \$2 million. Receive a full range of benefits as well as free choice of doctors and hospitals anywhere outside the United States and 100% coverage in the United States within our "USA Special Network."

SPECIALTY PLANS



OPTIMUM VIP

Optimum VIP provides safeguards 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 and covers eight conditions: neurological diseases, cardiac conditions, cancer, polytrauma, chronic kidney failure, severe burns, septicemia and transplants.



SENIOR VIP

Senior VIP is an innovative product providing a wide range of coverage for people between the ages of 60 to 90. This plan includes a lifetime coverage of up to US \$3 million and ample coverage for inpatient and outpatient medical procedures, giving you the comfort of knowing that you have comprehensive protection for your specific health needs.

CORE PLANS



All content below is for informative purposes only. For more information, please refer to the informative booklet or the conditions of coverage of each plan.

	ABSOLUTE VIP	UNIVERSAL VIP	SPECIAL VIP
Maximum coverage per person, per policy year	Unlimited	US\$5,000,000	US\$2,000,000
Age limit to apply	75 years old		
Waiting period	30 days		
INPATIENT BENEFITS			
Coverage outside the U.S.	100% worldwide without restrictions on doctors and hospitals		
Coverage inside the U.S.	100% without restrictions	100% without restrictions	100% in network, 60% outside
Intensive care unit	100% without restrictions	100% without restrictions	100% in network, 60% outside
Suite (in hospitals in network)	US\$3,000 daily	US\$2,000 daily	N/A
Prescribed medications	100%		
Surgery to reduce cancer risk	US\$30,000*	US\$25,000*	US\$20,000*
Organ transplant (per organ/tissue)	US\$2,100,000*	US\$1,100,000*	US\$500,000* ¹
Benefit for live donor	US\$80,000*	US\$60,000*	US\$30,000* ¹
OUTPATIENT BENEFITS			
Emergency room	100%		
Physician and specialist visits	100%		
Outpatient prescription medication	100%	100%	US\$10,000
Physical therapy and rehabilitation	100%	100%	US\$10,000
Nurse care at home	100%	100%	US\$10,000
Durable medical equipment	100%	100%	US\$10,000
Hearing aids	US\$3,000*	US\$2,000*	US\$1,000*
OTHER BENEFITS			
Emergency transportation by air ambulance	100% without deductible	100% without deductible	US\$60,000 without deductible
Emergency transportation by ground ambulance	100% without deductible		
Cancer tests, medication and treatment	100%		
Diagnostic study services	100%		
Dialysis	100%		
Congenital conditions diagnosed before the age of 18	US\$2,000,000*	US\$2,000,000*	US\$500,000*
Congenital conditions diagnosed after the age of 18	100%	100%	US\$2,000,000*
Non-professional hazardous hobbies and sports	100%	100%	US\$250,000
Professional sports	100%	US\$500,000	N/A
Preventive health check-up without deductible	0-12 months: US\$300, max. 6 visits 12 months and up: US\$400 (All options)	Up to 17 years old: US\$150, 18 years old and up: US\$350 (Options I and II) ² US\$100 All ages (Options III, IV & V) ²	Up to 17 years old: US\$100 18 years old and up: US\$150 (Options I and II) ²
HIV/AIDS	US\$1,000,000* ²	US\$700,000* ²	US\$250,000* ²
Complementary therapy	US\$5,000	US\$2,500	N/A
Specialized treatments	US\$4,000	US\$3,000	US\$2,000
Temporary coverage for accidents (during underwriting)	US\$50,000	US\$30,000	US\$30,000
Free coverage for dependents	Up to 10 years old (max. 2 children)	Up to 5 years old (max. 2 children born under policy)	N/A
Surgical treatment of symptomatic foot disorders	100% ²	100% ²	US\$10,000 ²
Bariatric surgery	US\$15,000* ²	US\$10,000* ²	US\$5,000* ²
Maternity	Normal delivery: 100% in network, US\$8,000 outside Cesarean section: US\$10,000 (Options I, II and III)	US\$8,500 in network, US\$7,000 outside (Options I, II and III)	US\$4,000 (Options I and II)
Maternity and newborn complications	Options I, II and III: US\$1,000,000* Options IV, V and VI: US\$500,000 ¹	Options I and II: US\$1,000,000* Options III, IV, and V: US\$500,000 ¹	US\$500,000 ¹

* Coverage per lifetime 1 With rider 2 A waiting period applies. For the specific waiting period per plan, check the applicable informative booklet.



CUSTOMER SUPPORT

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, we will reimburse the costs directly to you according to the fees that are usual, customary and reasonable.

SUPPORT EVERY STEP OF THE WAY

You must notify VUMI of all outpatient and inpatient treatments at least 72 hours ahead of time. This notification gives us the opportunity to maximize the assistance we can provide you through suggestions about medical providers, logistical support and, when possible, direct payment to your preferred hospital or doctor, reducing the possibility of an unexpected out-of-pocket expense.

MEDICAL ASSISTANCE FOR EMERGENCIES

We are available 24/7, 365 days a year to help you with all your medical needs. If an emergency strikes, our highly experienced medical coordinators will be readily available to arrange medical treatment with the hospital or healthcare provider and help you with every aspect of your care. We are here to help you when you need it most.





www.vumigroup.com

VIP UNIVERSAL MEDICAL INSURANCE GROUP, LIMITED

Insurance company registered in Turks & Caicos Islands, a British Overseas Territory.
Administration services provided by VIP Universal Medical Insurance Group, LLC,
a company registered in Dallas, Texas, USA.

Email Address info@vumigroup.com

General Phone Number: +1.214.276.6376 • **US Toll-Free Number:** +1.855.276.VUMI (8864)

Fax Number: +1.425.974.7867 • **US Toll-Free Fax:** +1.855.276.VUMI (8864)

Mailing Address 8150 N. Central Expressway, Suite 1700, Dallas, TX 75206