

EXPAT VIP GOLD

PLAN OVERVIEW

JULY 2025 / JUNE 2026



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.

EXPAT VIP GOLD

Expat VIP Gold is a unique health plan that provides international coverage up to US\$4 million. Enjoy free choice of doctors and hospitals around the world (excluding the U.S.) and a full range of benefits.

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 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

The contents of this booklet are for informative purposes only. The benefits are governed by the terms described in the Conditions of Coverage of the policy. 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 US 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
US\$2,500	US\$5,000

*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

Geographical coverage	Worldwide (excluding the U.S.): <ul style="list-style-type: none"> • 100% UCR* of covered medical charges, after the deductible, outside the "Expat VIP Premium Providers" list • 60% of covered medical charges, after the deductible, within the "Expat VIP Premium Providers" list
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GENERAL PLAN INFORMATION

Maximum coverage per person, per lifetime	US\$4,000,000
Age limit to apply	Up to 74 years old
Waiting period	30 days

INPATIENT BENEFITS

BENEFIT	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Adult companion accommodation expenses (of a hospitalized insured under 18 years old)	US\$200 per night, max. of 30 nights	60% up to US\$200 per night, max. of 30 nights
Ancillary hospital services (X-rays, medications, bandages, operating room fees, surgical implants)	100% UCR	60%
Extended care facility	100% UCR, max. of 30 days	60%, max. of 30 days
Use of Intensive Care Unit (ICU)	100% UCR	60%
Physician and specialist visits (max. 1 visit per day, per specialty)	100% UCR	60%
Pre-admission exams (must be performed before a non-emergency hospitalization)	100% UCR	60%
Standard private or semi-private hospital room	100% UCR	60%

OUTPATIENT BENEFITS

BENEFIT	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Oncology: treatment	100% UCR	60%
Gene therapy	US\$1,000,000	60% up to US\$1,000,000
Chiropractor	US\$50 per visit	60% up to US\$50 per visit
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100% UCR	60%
Emergency room care (if not admitted to the hospital, a copayment of US\$250 will apply)	100% UCR	60%
Nurse or therapist care at home	100% UCR	60%
Palliative care	100% UCR, max. of 180 days	60%, max. of 180 days
Physician and specialist visits	100% UCR	60%

OUTPATIENT BENEFITS

BENEFIT	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Reconstructive surgery after a covered accident or illness	100% UCR	60%
Rehabilitation and therapeutic services (physical, speech and occupational therapy)	100% UCR max. 60 visits	60% max. 60 visits

GENERAL MEDICAL BENEFITS

BENEFIT	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Gastric bypass bariatric surgery (after a 24-month waiting period)	US\$10,000 (per lifetime)	60% up to US\$10,000 (per lifetime)
Congenital and/or hereditary conditions	US\$250,000 (per lifetime)	60% up to US\$250,000 (per lifetime)
Dialysis services	100% UCR	60%
Durable medical equipment	100% UCR	60%
Organ transplant (after a 12-month waiting period)	US\$1,000,000 (per lifetime)	60% up to US\$1,000,000 (per lifetime)
Prescription medication	US\$20,000	60% up to US\$20,000
Prostheses and medical appliances implanted during surgery	US\$20,000 per prosthesis (up to US\$40,000 per lifetime)	60% up to US\$20,000 per prosthesis (up to US\$40,000 per lifetime)
Surgery and primary surgeon fees	100% UCR	60%
Surgery – anesthesiologist fees	30% of the primary surgeon approved fees	
Surgery – assistant surgeon fees	20% of the primary surgeon approved fees	

MEDICAL EVACUATION BENEFITS

BENEFIT	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Emergency transportation by air ambulance	100% UCR, no deductible applies	
Emergency transportation by ground ambulance	100% UCR	
Emergency transportation for 1 companion	US\$10,000 (per lifetime), no deductible applies	60% up to US\$10,000 (per lifetime), no deductible applies
Cost of return ticket for the insured after an evacuation by air ambulance (economy class, for specific medical conditions)	US\$1,000	60% up to US\$1,000
Repatriation, cremation or local burial of mortal remains	US\$25,000 (per lifetime), no deductible applies	60% up to US\$25,000 (per lifetime), no deductible applies

OTHER BENEFITS

BENEFIT	WORLDWIDE* OUTSIDE EXPAT VIP PREMIUM PROVIDERS	WORLDWIDE* INSIDE EXPAT VIP PREMIUM PROVIDERS
Emergency dental coverage	US\$20,000 for treatment within the first 180 days of the covered accident	60% up to US\$20,000 for treatment within the first 180 days of the covered accident
Treatment for injuries during the training or practice of hazardous hobbies and sports (non-professional)	US\$250,000 (per lifetime)	60% up to US\$250,000 (per lifetime)
Second Medical Opinion VIP®	100% UCR, no deductible applies	

*Excluding the U.S.

All benefits with one hundred percent (100%) coverage are for services rendered outside the Expat VIP Premium Providers list. Treatments in any provider within the Expat VIP Premium Providers list will be covered at sixty percent (60%).

VUMI® GROUP

Administration services provided by VIP Administration Services, LLC.

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