

GLOBAL FLEX VIP BASIC

INDIVIDUAL AND FAMILY PLAN OVERVIEW



JULY 2026 / JUNE 2027

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

SUMMARY OF BENEFITS

Unless otherwise stated, the benefits are offered on a per insured/per policy year basis in which the chosen deductible or outpatient per visit excess and coinsurance 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. Benefits are covered up to policy maximum unless specified otherwise in the policy terms and conditions.

DEDUCTIBLE OPTIONS

OPTION I	OPTION II	OPTION III	OPTION IV	OPTION V	OPTION VI	OPTION VII
US\$0	US\$1,000	US\$2,000	US\$5,000	US\$10,000	US\$15,000	US\$20,000

GENERAL PLAN INFORMATION

Maximum coverage per person, per policy year	US\$3,000,000
Maximum age to apply for coverage	Up to 74 years
Geographical cover options	The policyholder can choose geographical area of cover restrictions as follows: Any treatment received outside the geographic area of cover is limited to the emergency non-elective treatment benefit. • 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.

GENERAL PLAN INFORMATION

Geographical cover options (continued)	• 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

BENEFIT	COVERAGE
Adult companion accommodation (related to a covered hospitalisation of an insured child under age 18)	100% UCR
Psychiatric treatment	100% UCR, max. of 30 days
Private hospital room (room and associated medical costs)	100% UCR

Inpatient benefits include but are not limited to the following treatments when admitted to hospital: specialists, surgeon and anaesthesiologist fees, drugs, general nursing, intensive care unit, medical appliances and surgical implants, operating theatre, therapies (if prescribed by a specialist as part of the insured's hospital stay but are not the primary treatment for which they are in the hospital to receive).

OUTPATIENT BENEFITS

BENEFIT	COVERAGE
Day-care treatment	100% UCR
Nursing care at home	100% UCR, max. of 30 days

OUTPATIENT BENEFITS

BENEFIT	COVERAGE
Outpatient surgery	100% UCR
General practitioner and specialist fees	100% UCR, pre- and post-operative, up to 15 days prior to and 30 days after inpatient treatment
Outpatient prescription drugs	100% UCR, pre- and post-operative, up to 15 days prior to and 30 days after inpatient treatment.

MATERNITY BENEFITS

BENEFIT	COVERAGE
Maternity and birth complications	100% UCR

MEDICAL EVACUATION BENEFITS

BENEFIT	COVERAGE
Emergency transportation by air ambulance & emergency medical evacuation	100% UCR
Repatriation of mortal remains	100% UCR, US\$5,000 for burial or cremation costs

GENERAL BENEFITS

BENEFIT	COVERAGE
Congenital and/or hereditary conditions after 30 days from birth	Up to US\$50,000
Diagnostic study services (laboratory tests, X-rays, CT, PET and MRI scans)	100% UCR
Durable medical equipment and external prostheses	Up to US\$1,000 per policy year
HIV-AIDS treatment	Up to US\$50,000
Oncology (tests, drugs and treatments approved by the FDA)	100% UCR

GENERAL BENEFITS

BENEFIT	COVERAGE
Organ transplant (per organ/tissue, per lifetime)	100% UCR, including up to US\$50,000 for donor costs
Prescribed rehabilitation therapies	100% UCR, max. of 30 days per medical condition
Reconstructive surgery	100% UCR
Renal failure and dialysis	100% UCR
Surgical procedures	100% UCR
Terminal illness / palliative care	Up to US\$50,000 per lifetime

OTHER BENEFITS

BENEFIT	COVERAGE
Emergency dental treatment	100% UCR
Emergency non-elective treatment outside the geographical area of cover	• 100% UCR for injuries • Up to US\$50,000 for illnesses • Up to US\$500 for outpatient hospital visits
Emergency transportation by ground ambulance	100% UCR
Emergency or urgent outpatient care	100% UCR
Hospital cash benefit	Up to US\$250 per night, max. of 30 nights
Passive war and terrorism	100% UCR
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*

BENEFIT	COVERAGE
Evacuation to country of choice, country of residence or home country	100% UCR
Non-emergency evacuation	Up to US\$2,000
Optional outpatient treatment	Up to US\$5,000

*Coverage subject to purchase.

WAITING PERIODS

BENEFIT	COVERAGE
HIV-AIDS	36 months
Maternity and birth complications	12 months*

*Subject to underwriting.

Effective from 1 July 2026, or after the renewal.

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

Administration services provided by VUMI® Global Services FZ-LLC

Office 103, Building 7, Dubai Outsource City, Dubai, United Arab Emirates, PO Box. 345807

Phone number: + 971 4 5732900 • **Fax number:** + 971 4 5141689

info@vumigroup.com • www.vumiglobal.com