

GLOBAL FLEX VIP TOTAL

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, OUTPATIENT PER VISIT EXCESS AND OUTPATIENT COINSURANCE 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 outpatient per visit excess	US\$30 outpatient per visit excess	10% outpatient coinsurance, up to a maximum out of pocket of US\$2,000	20% outpatient coinsurance, up to a maximum out of pocket of US\$4,000	30% outpatient coinsurance, up to a maximum out of pocket of US\$6,000

GENERAL PLAN INFORMATION

Maximum coverage per person, per policy year	US\$5,000,000
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

GENERAL PLAN INFORMATION

Geographical cover options (continued)	• 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.
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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
Complementary therapy including physiotherapy, Traditional Chinese Medicine (TCM) and Ayurvedic treatment	100% UCR, pre-authorisation required after 10 sessions
Day-care treatment	100% UCR
General practitioner and specialist fees	100% UCR
Hormone replacement therapy to relieve the symptoms of menopause	Up to US\$500
Nursing care at home	100% UCR, max. of 120 days
Outpatient surgery	100% UCR
Outpatient prescription drugs	100% UCR
Psychiatric treatment	Up to US\$10,000
Travel vaccinations and preventive medication, e.g., against malaria	Up to US\$500

MATERNITY BENEFITS

BENEFIT	COVERAGE
IVF (fertility treatment)	Up to US\$10,000 per lifetime, up to US\$2,500 per attempt and subject to a 25% coinsurance
Maternity and birth complications	100% UCR
Maternity care	Up to US\$20,000
Newborn cover	Up to US\$150,000

MEDICAL EVACUATION BENEFITS

BENEFIT	COVERAGE
Emergency transportation by air ambulance & emergency medical evacuation	100% UCR
Repatriation of mortal remains	100% UCR, US\$20,000 for burial or cremation costs

GENERAL BENEFITS

BENEFIT		COVERAGE
Congenital and/or hereditary conditions	From birth up to 30 days	Covered under the newborn benefit
	After 30 days from birth	Up to US\$150,000
Diagnostic study services (laboratory tests, X-rays, CT, PET and MRI scans)		100% UCR
Durable medical equipment and external prostheses		Up to US\$3,000 per policy year
HIV-AIDS treatment		Up to US\$50,000
Oncology (tests, drugs and treatments approved by the FDA)		100% UCR
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 120 days per medical condition
Reconstructive surgery		100% UCR
Renal failure and dialysis		100% UCR
Routine management of chronic conditions		100% UCR
Surgical procedures		100% UCR
Terminal illness / palliative care		Up to US\$150,000 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\$450 per night, max. of 30 nights
Passive war and terrorism	100% UCR
Refractive eye surgery	Up to US\$1,000 (per lifetime)
Routine and major dental treatment cover	Up to US\$1,500 for routine and up to US\$3,000 for major, subject to a 20% coinsurance and 50% coinsurance on orthodontic treatments
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
Wellness and optical	• Option I - US\$500 • Option II - US\$1,000

*Coverage subject to purchase.

WAITING PERIODS

BENEFIT	COVERAGE
Dental	9 months
HIV-AIDS	36 months
IVF (fertility treatment)	24 months
Refractive eye surgery	12 months
Maternity and birth complications	12 months*
Maternity care	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

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