

# PRESTIGE VIP

## CORPORATE PLAN

INFORMATIVE BOOKLET

2022 / 2023



Underwritten by



# ABOUT VUMI® CANADA

**VUMI® Canada, Inc.** is a privately-owned Canadian company that is part of VUMI® Group, an international healthcare group headquartered in Dallas, Texas, USA with more than 30 years of experience in the healthcare industry.

In partnership with Humana, Inc., VUMI® Canada offers innovative international health care insurance along with VIP medical services to Canadian individuals, corporations, and TPAs who want to expand their health care options locally and worldwide.

VUMI® Canada helps protect both your physical and financial health by offering high quality medical services tailored to your needs. More importantly, its 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.

A medical insurance plan from VUMI® Canada 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
- A management and medical team that fully understands your culture and speaks your language
- In-house administration of benefits and cost control measures
- A strong, stable and well-managed company that cares for your health

## PRESTIGE VIP

**Prestige VIP** is a comprehensive plan offering superior benefits and free choice of medical providers anywhere in the world.

### SUMMARY OF BENEFITS

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 Canadian Dollars (CAD). 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	OPTION III	OPTION IV	OPTION V	OPTION VI	OPTION VII
\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$20,000

\*Only one deductible per person, per policy year applies. For family policies, a maximum of two 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

DESCRIPTION	COVERAGE
Maximum coverage per person, per policy year up to the age of 75	Choice of • \$1,000,000; • \$2,000,000; or • \$5,000,000
Maximum coverage per person, per policy year at the age of 75 and up	\$500,000
Age limit to apply	Up to 75
Geographical coverage	Worldwide without restrictions of doctors and hospitals

### INPATIENT BENEFITS

DESCRIPTION	COVERAGE
Private hospital room	100% UCR
Intensive care unit	\$5,000 per day, max. of 90 days
Prescribed medications	100% UCR

### OUTPATIENT BENEFITS

DESCRIPTION	COVERAGE
Emergency room	100% UCR
Physician and specialist visits	100% UCR
Prescription medication	\$5,000

### GENERAL BENEFITS (The following benefits offer the same coverage for both inpatient and outpatient procedures)

DESCRIPTION	COVERAGE
Emergency medical services	100% UCR
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100% UCR
Cancer tests, medication and treatment (chemotherapy, radiotherapy and/or molecular profiling)	100% UCR
Dialysis	100% UCR
Organ transplant (per lifetime)	\$1,000,000
Benefits for live donors (per lifetime)	\$30,000
Durable medical equipment	\$5,000
Physical therapy and rehabilitation (including nurse care at home)	\$5,000
Congenital conditions diagnosed before age 18 (per lifetime)	\$150,000
Congenital conditions diagnosed after age 18 (per lifetime)	\$1,000,000
Surgery	100% UCR

### MATERNITY BENEFITS (12-month waiting period)

DESCRIPTION	COVERAGE
Maternity	50% of the first \$100,000 of eligible expenses, then 100% UCR up to \$250,000
Inclusion of the newborn	Automatic if born from a covered maternity

### MEDICAL EVACUATION BENEFITS

DESCRIPTION	COVERAGE
Emergency transportation by ground ambulance	100% UCR
Emergency transportation by air ambulance (per Lifetime)	\$45,000, no deductible applies

### MEDICAL EVACUATION BENEFITS

DESCRIPTION	COVERAGE
Repatriation of mortal remains	\$5,000

### OTHER BENEFITS

DESCRIPTION	COVERAGE
Emergency dental coverage	100% UCR for the first 180 days
Second Medical Opinion VIP®	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible
Reintroduction into Canada	Coordination with Canadian health care providers for the ongoing treatment and management of the insured's condition after receiving care abroad

### OPTIONAL BENEFITS

DESCRIPTION	COVERAGE
Annual executive check-up	100% UCR including but not limited to physical evaluations, diagnostic procedures, nutritionist, smoking cessation treatments, human papilloma virus (HPV) test and/or vaccinations (25% surcharge)
Travel expenses	\$5,000 for transportation and accommodation expenses when receiving treatment more than 320 kms from the Insured's residence (5% surcharge)
Reduced diagnostic deductible	\$250 diagnostic deductible for bloodwork, ultrasound and MRI (7% surcharge)
Increased outpatient medication benefit	Additional \$45,000 for outpatient medication (5% surcharge)
Pre-existing conditions waiting period waiver	For groups of 50+ employees; waiver of the 24-month pre-existing condition waiting period based on a questionnaire of 2 medical questions; a separate pre-exclusion waiver form for corporate groups must be completed by all employees (20% surcharge)
Conversion option	Conversion to an individual plan for employees and eligible spouses who have been continually covered for at least 2 years from the effective date (25% surcharge)

**All benefits with 100% coverage are up to the policy limit. There is a minimum requirement of 3 employees to be eligible for this Corporate Plan. Any pre-existing medical conditions diagnosed 24 months prior to the effective date of the policy will not receive coverage for the first 24 months from the effective date, unless the optional pre-existing conditions waiting period waiver for groups of 50 or more employees has been acquired.**

For the purpose of the Insurance Companies Act (Canada), this policy is issued under the license of Humania Assurance Inc. business in Canada. Administration services for this policy are provided by VUMI® Canada, Inc. in partnership with VIP Universal Medical Insurance Group, LLC. VUMI® is a registered mark of VIP Universal Medical Insurance Group, LLC and licensed under agreement to VUMI® Canada, Inc. Humania Assurance Inc. is a Canadian company based in Quebec and authorized under the Insurance Companies Act in Canada.

**VUMI® Canada, Inc.**  
Administration services provided by VUMI® Canada, Inc.

Address: 170 Attwell Drive, suite 690, Toronto, Ontario M9W-5Z5  
Main Toll Free: +1.800.879.4236  
[infocanada@vumigroup.com](mailto:infocanada@vumigroup.com) • [www.vumicanada.com](http://www.vumicanada.com)