



**Best Doctors<sup>®</sup>**  
I N S U R A N C E

A member of  
**Now Health International**

**SUMMARY  
OF BENEFITS**

EFFECTIVE 1 MARCH 2016

ULTIMATE  
**CARE<sup>™</sup>**



# ULTIMATE CARE™

ITEM/SERVICE	COVERAGE
Maximum Benefit	<ul style="list-style-type: none"> <li>• \$1,000,000 per Insured per Policy Year</li> </ul>
Eligibility to Apply	<ul style="list-style-type: none"> <li>• Up to age 70</li> </ul>
Renewal	<ul style="list-style-type: none"> <li>• Lifetime guarantee</li> </ul>
Coverage	<ul style="list-style-type: none"> <li>▪ <b>Outside the USA:</b> Free choice of Hospitals and physicians</li> <li>▪ <b>Inside the USA:</b> Through the ULTIMATECARE™ Network If medical care is performed outside the ULTIMATECARE™ Network 60% of covered medical costs will be paid with a maximum daily rate of \$600 for a room and \$1,200 for intensive care unit.</li> <li>▪ Emergency medical treatment will be covered 100% up to the Policy limits</li> </ul>
Private and Semi-Private Hospital Room	<ul style="list-style-type: none"> <li>• 100% with no limit as the number of days within the ULTIMACARE™ Network</li> </ul>
Intensive Care Unit	<ul style="list-style-type: none"> <li>• 100% with no limit as the number of days within the ULTIMACARE™ Network</li> </ul>
Myocardial Revascularization Surgery and Angioplasty	<ul style="list-style-type: none"> <li>• \$150,000 per Insured per Policy Year</li> </ul>
Neurological Disease including cerebral vascular accidents	<ul style="list-style-type: none"> <li>• \$150,000 per Insured per Policy Year</li> </ul>
Severe Trauma (multiple trauma) including rehabilitation	<ul style="list-style-type: none"> <li>• \$150,000 per Insured per Policy Year</li> </ul>
Cancer Treatments (reconstructive surgery)	<ul style="list-style-type: none"> <li>• \$200,000 per Insured per Policy Year</li> </ul>
Chronic Renal Failure (including dialysis)	<ul style="list-style-type: none"> <li>• \$100,000 per Insured per Policy Year</li> </ul>
Severe Burns including reconstructive surgery	<ul style="list-style-type: none"> <li>• \$300,000 per Insured per Policy Year</li> </ul>
Severe Infectious Disorder	<ul style="list-style-type: none"> <li>• \$150,000 per Insured per Policy Year</li> </ul>
Organ and Tissues Transplants	<ul style="list-style-type: none"> <li>• Heart \$300,000 lifetime per Insured</li> <li>• Heart/Lung \$300,000 lifetime per Insured</li> <li>• Lung \$250,000 lifetime per Insured</li> <li>• Pancreas \$250,000 lifetime per Insured</li> <li>• Pancreas/Kidney \$300,000 lifetime per Insured</li> <li>• Kidney \$200,000 lifetime per Insured</li> <li>• Liver \$200,000 lifetime per Insured</li> <li>• Bone marrow \$250,000 lifetime per Insured</li> </ul>
Emergency Transportation	
Air Ambulance	<ul style="list-style-type: none"> <li>• \$25,000 per Insured per Policy Year to the closest Hospital of qualified treatment. No Deductible applies</li> </ul>
Ground Ambulance	<ul style="list-style-type: none"> <li>• 100% No Deductible applies</li> </ul>

# Summary of Benefits

ITEM/SERVICE	COVERAGE
Travel Benefits	<ul style="list-style-type: none"><li>• Round trip ticket in commercial airline for the Insured and one family member up to a maximum of \$2,000 per Policy Year</li></ul>
Unique Services	<ul style="list-style-type: none"><li>• <b>InterConsultation<sup>®</sup></b>: Confirmation of diagnosis and recommendation of the best treatment and specialists. <b>Immediate access to this benefit available regardless of any exclusion applicable under this Policy.</b></li><li>• <b>Best Doctors Concierge<sup>™</sup></b>: Coordination of medical appointments, Hospital admission, travel arrangements, accommodation and transportation when services are rendered outside of the insured's Country of Residence. The Insured is responsible for any travel and accommodation costs not covered by the Policy</li><li>• <b>Individual Case Management</b>: A program to coordinate, supervise and manage complex cases of long duration.</li></ul>
<b>THINGS YOU SHOULD KNOW</b>	<ul style="list-style-type: none"><li>• Unless otherwise shown, benefits are on a per Insured, per Policy Year basis in which the chosen Deductible applies. All benefits are in US Dollars (USD)</li><li>• Cumulative Deductible per Insured per Policy Year. Maximum two Deductibles per family per Policy Year.</li><li>• Costs are subject to being usual, customary and reasonable</li></ul>
<b>ADDITIONAL COVER AVAILABLE (RIDERS)</b>	
CriticalSelect <sup>™</sup> Eligibility: Age 3-59, renewable cover up to age 65	<ul style="list-style-type: none"><li>• Cash payment to cover immediate or unexpected expenses, existing debts and lifestyle changes you might need to make if faced with a critical illness</li><li>• Covered conditions and surgeries: Cancer, stroke, heart attack (myocardial infarction), coronary artery by-pass surgery, kidney/renal failure, multiple sclerosis, benign brain tumor, paralysis (paraplegia), organ transplant (kidney, heart, lung, liver, pancreas or bone marrow), blindness, deafness</li></ul>

Best Doctors Insurance Holdings, LLC., and its subsidiary, Best Doctors Insurance Limited, were founded with one goal: to facilitate access to the best and most advanced medical care. This goal is the starting point for every health plan, benefit and service we offer. Our undisputable medical expertise allows our members to be absolutely sure that they are receiving the right diagnosis and the right treatment when most needed.



**Best Doctors Insurance**

5201 Blue Lagoon Drive,  
Suite 300  
Miami, FL 33126

**Call USA** 1 305 269 2521  
**USA Toll Free** 1 866 902 7775

**Fax** 1 800 476 1160  
**[www.bestdoctorsinsurance.com](http://www.bestdoctorsinsurance.com)**

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