



Best Doctors[®]
I N S U R A N C E

A member of

Now Health International

**SUMMARY
OF BENEFITS**

EFFECTIVE 1 MARCH 2016

GLOBAL
CARE[™]



GLOBAL CARE™

ITEM/BENEFIT	COVERAGE
Maximum Benefit	<ul style="list-style-type: none"> • \$2,000,000 per Insured per Policy Year
Eligibility to Apply	<ul style="list-style-type: none"> • Up to age 74
Renewal	<ul style="list-style-type: none"> • Lifetime guarantee
Coverage	<ul style="list-style-type: none"> • Outside the USA: Free choice of Hospitals and physicians • Inside the USA: Through the GLOBALCARE™ Network If medical care is performed outside the GLOBALCARE™ Network 60% of covered medical costs will be paid with a maximum daily room rate of \$600 and \$1,200 for intensive care. • Emergency medical treatment will be covered 100% up to the Policy limits
Private and Semi-Private Hospital Room	<ul style="list-style-type: none"> • 100% with no limit as to the number of days within the GLOBALCARE™ Network
Intensive Care Unit	<ul style="list-style-type: none"> • 100% with no limit as to the number of days within the GLOBALCARE™ Network
Surgery (including Outpatient Surgery)	<ul style="list-style-type: none"> • 100%
Emergency Room	<ul style="list-style-type: none"> • 100%
Hospital Accommodation for a Companion of a Hospitalized Child	<ul style="list-style-type: none"> • \$100 per night, up to 10 nights
Surgeon and Anesthetist Fees	<ul style="list-style-type: none"> • 100%
Major Diagnostic Services	<ul style="list-style-type: none"> • 100%
Cancer Treatment (chemotherapy/radiation)	<ul style="list-style-type: none"> • 100%
Dialysis	<ul style="list-style-type: none"> • 100%
Maternity (Available for options I and II)	<ul style="list-style-type: none"> • \$3,000 per event, no Deductible applies. • A 10-month Waiting Period applies • Cost for extraction and one (1) year preservation of stem cells included in maternity benefit
Inclusion of Newborn	<ul style="list-style-type: none"> • Automatically included without underwriting if born from a Covered Maternity
Congenital and Hereditary Disorders	<ul style="list-style-type: none"> • \$500,000 per Insured per lifetime (when the condition is diagnosed before age 18) • 100% (when the condition is diagnosed at age 18 or after)
Outpatient Physical Therapy, Rehabilitation and Home Health Care (private nurse)	<ul style="list-style-type: none"> • \$10,000 per Insured per Policy Year
Surgical treatment for symptomatic disorders of the feet	<ul style="list-style-type: none"> • 100%
Accidental Dental Coverage	<ul style="list-style-type: none"> • 100%
Physicians and Specialists Visits	<ul style="list-style-type: none"> • 100%
Reconstructive surgery in case of Illness or Accident	<ul style="list-style-type: none"> • 100%

Summary of Benefits

ITEM/BENEFIT	COVERAGE
Durable Medical Equipment Special Devices, External prosthesis, Orthotic devices	<ul style="list-style-type: none"> \$10,000 per Insured per Policy Year
Surgical Implants or prosthesis (Excluding dental)	<ul style="list-style-type: none"> 100%
Prescribed Medications	<ul style="list-style-type: none"> \$7,000 per Insured per Policy Year (outside of the Hospitalization) 100% during Hospitalization
Palliative/Hospice Care	<ul style="list-style-type: none"> \$10,000 per Insured per lifetime Maximum 30 days
Surgery of Reduction of Cancer Risk or prophylactic surgery	<ul style="list-style-type: none"> \$15,000 per Insured per life
Emergency Transportation:	
Air Ambulance	<ul style="list-style-type: none"> \$50,000 per Insured per Policy Year to the closest Hospital of qualified treatment. No Deductible applies
Ground Ambulance	<ul style="list-style-type: none"> 100%
Specialized Treatments (Psychiatry, autism and occupational therapies)	<ul style="list-style-type: none"> \$2,000 per Insured per Policy Year
Repatriation of Mortal Remains	<ul style="list-style-type: none"> \$15,000 per Insured per Policy Year in the event of death resulting from a covered Accident or condition
Illness or Injury in a Private Aircraft	<ul style="list-style-type: none"> 100%
Unique Services	<ul style="list-style-type: none"> InterConsultation®: Confirmation of diagnosis and recommendation of the best treatment and specialists. Immediate access to this benefit available regardless of any exclusion applicable under this Policy Best Doctors Concierge™: Coordination of medical appointments, hospital admission, travel arrangements, accommodation and transportation when services are rendered outside of the Insured's Country of Residence.

THINGS YOU SHOULD KNOW

- Unless otherwise stated, the benefits are on a per Insured, per Policy Year basis in which the chosen Deductible applies. All benefits are in US Dollars (USD)
- Cumulative Deductible per Insured, per Policy Year. Maximum two Deductibles per family per Policy Year.
- In the case of a Serious Accident, no Deductible will apply for the first Hospitalization
- Costs are subject to being usual, customary and reasonable

ADDITIONAL COVERAGE AVAILABLE (RIDERS)

Organ Transplant	<ul style="list-style-type: none"> Up to \$500,000 lifetime cover with an annual premium of \$400
Maternity Complications and Birth Complications	<ul style="list-style-type: none"> Up to \$500,000 lifetime cover with an annual premium of \$300 Available in all options
CriticalSelect™ Eligibility: Age 3-59, renewable cover up to age 65	<ul style="list-style-type: none"> Cash payment to cover immediate or unexpected expenses, existing debts and lifestyle changes you might need to make if faced with a critical illness 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

The Best Doctors Network is updated from time to time, please visit our website for the most current listing www.bestdoctorsinsurance.com

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.



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The insurance policy is issued by Best Doctors Insurance Limited, a Bermuda company. Insurance administration services provided by Best Doctors Insurance Holdings, LLC., on behalf of Best Doctors Insurance Limited.

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