



**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

MEDICAL  
**ELITE<sup>™</sup>**



# MEDICAL ELITE™

ITEM/BENEFIT	COVERAGE
Maximum Benefit	▪ \$10,000,000 per Insured, per Policy Year
Eligibility to Apply	▪ Up to age 74
Renewal	▪ Lifetime guarantee
Coverage	▪ Worldwide. Flexibility to choose doctors and hospitals anywhere in the world
Private and Semi-Private room	▪ 100%
Intensive Care Unit	▪ 100%
Surgery (Including Outpatient Surgery)	▪ 100%
Emergency Room	▪ 100%
Hospital Accommodation charges for Companion of a Hospitalized child	▪ \$500 per night, up to 20 nights
Surgeon and Anesthetist Fees	▪ 100%
Major Diagnostic Services	▪ 100%
Cancer Treatment (Chemotherapy/radiation therapy)	▪ 100%
Dialysis	▪ 100%
Maternity (Available for options I, II and III)	<ul style="list-style-type: none"> <li>▪ 100% Normal delivery in a Hospital within the Best Doctors Maternity Network, no Deductible applies</li> <li>▪ Up to \$7,000 for normal delivery in Hospitals outside the Best Doctors Maternity Hospital Network, no Deductible applies</li> <li>▪ Up to \$8,500 Elective cesarean delivery whether or not the Hospital is within the Best Doctors Maternity Hospital network, no Deductible applies</li> <li>▪ A 10-month Waiting Period applies</li> </ul>
Stem Cells (Available for options I, II and III)	<ul style="list-style-type: none"> <li>▪ \$2,000 per covered pregnancy for extraction and one (1) year preservation of stem cells</li> <li>▪ A 10 month Waiting Period</li> <li>▪ No Deductible applies</li> </ul>
Complications of Maternity and Complications of Birth (Available for options I, II and III)	<ul style="list-style-type: none"> <li>▪ \$1,000,000 per lifetime, per Policy.</li> <li>▪ A 10-month Waiting Period</li> </ul>
Inclusion of Newborn	▪ Automatic without underwriting if born from a Covered Maternity
Child Well Care	<ul style="list-style-type: none"> <li>▪ Before 12 months of age: 5 visits up to \$300 per visit</li> <li>▪ From 12 months of age and until the age of 18: one annual check-up up to \$100 per visit</li> <li>▪ No Deductible applies</li> </ul>
Congenital and Hereditary Disorders	<ul style="list-style-type: none"> <li>▪ \$2,000,000 per lifetime (when the condition is diagnosed before 18 years of age)</li> <li>▪ 100% (when the condition is diagnosed after 18 years of age)</li> </ul>
Organs and Tissue Transplants	▪ \$2,000,000 per organ(s) or tissue per Insured, per lifetime and \$50,000 for Living Donor
Outpatient Physical Therapy, Rehabilitation and Home Health Care (Private nurse)	▪ 100%
Surgical treatment for symptomatic disorders of the feet	▪ 100%
Emergency Dental Coverage	▪ 100%
Physicians and Specialists Visits	▪ 100%
Reconstructive Surgery in case of Illness or Accident	▪ 100%
Reduction in risk of cancer or prophylactic surgery	▪ \$25,000 per Insured per lifetime

WHENEVER YOU NEED MEDICAL SUPPORT, YOU WILL HAVE THE ASSURANCE OF OUR VERY BEST CARE AND OUR VERY BEST SERVICE

# SUMMARY OF BENEFITS

ITEM/BENEFIT	COVERAGE
Bariatric Surgery, gastric bypass and any type of surgical procedure for loss of weight, its complications or treatments	<ul style="list-style-type: none"> <li>▪ \$15,000 per Insured per lifetime</li> </ul>
Durable Medical Equipment, Special Devices (External prosthesis, Orthotic devices)	<ul style="list-style-type: none"> <li>▪ 100%</li> </ul>
Surgical Implants or Prosthesis (excluded dental)	<ul style="list-style-type: none"> <li>▪ 100%</li> </ul>
Prescribed Medications	<ul style="list-style-type: none"> <li>▪ 100%</li> </ul>
Treatment of Allergies	<ul style="list-style-type: none"> <li>▪ 100%</li> </ul>
HIV/AIDS	<ul style="list-style-type: none"> <li>▪ \$1,000,000 per Insured per lifetime</li> <li>▪ 24-month Waiting Period</li> </ul>
Palliative / Hospice Care	<ul style="list-style-type: none"> <li>▪ 100% , maximum 30 days per Insured per lifetime</li> </ul>
Emergency Transportation:	
Air Ambulance	<ul style="list-style-type: none"> <li>▪ 100% 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>
Routine Health Checkup	<ul style="list-style-type: none"> <li>▪ \$300 per Insurance, per Policy Year</li> <li>▪ No deductible applies</li> </ul>
Specialized Treatments (Psychiatrist, autism, occupational therapies, sleep apnea and any other sleep disorders)	<ul style="list-style-type: none"> <li>▪ \$3,000 per Insured per Policy Year</li> </ul>
Repatriation of Mortal Remains or Cremation Services	<ul style="list-style-type: none"> <li>▪ 100% per Insured in the event of death resulting from a covered Accident or condition</li> </ul>
Illness or Injury in Private Aircraft	<ul style="list-style-type: none"> <li>▪ 100%</li> </ul>
Additional Benefit	<ul style="list-style-type: none"> <li>▪ In the event of death of the Primary Insured, his/her Insured Dependents will have free coverage for a period of two years after the last paid period</li> </ul>
Unique Services	<ul style="list-style-type: none"> <li>▪ <b>InterConsultation®:</b> Confirmation of diagnosis and recommendation of the best treatment and specialists. <b>Access to this benefit available regardless of any exclusion applicable under this Policy</b></li> <li>▪ <b>Best Doctors Concierge™:</b> Coordination of medical appointments, hospital admission, travel arrangements, accommodation and transportation when services are rendered outside of the Insured's Country of Residence.</li> <li>▪ <b>Elite Navigator™:</b> Your personal physician advocate will help you to understand your diagnostic tests, medical check-up results, and will provide support to empower you to have more effective conversations with your own treating physician</li> <li>▪ <b>Individual Case Management:</b> A program to coordinate, supervise and manage complex cases of long duration.</li> </ul>
THINGS YOU SHOULD KNOW	<ul style="list-style-type: none"> <li>▪ 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)</li> <li>▪ Cumulative Deductible per Insured, per Policy Year. Maximum two Deductibles per family per Policy Year</li> <li>▪ In the case of a serious Accident, no Deductible will apply for the first Hospitalization</li> <li>▪ Costs are subject to being usual, customary and reasonable</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.



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